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FAME

AND

FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

5 cents.

TRICKING THE TRADERS;

OR, A WALL STREET BOY'S GAME OF CHANCE.

By A SELF-MADE MAN.



Gerald sprang forward and pulled the door open. A good-sized dog, that looked full of business, dashed out into the room. The astonished and discomfited rascals began a rapid retreat.
"Sic 'em, Doc!" cried the boy. The animal flew at Kennedy.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

Issued Weekly—By Subscription \$2.50 per year. Entered according to Act of Congress, in the year 1907, in the office of the Librarian of Congress, Washington, D. C., by Frank Tousey, Publisher, 24 Union Square, New York.

No. 110.

NEW YORK, NOVEMBER 8, 1907.

PRICE 5 CENTS.

TRICKING THE TRADERS

OR,

A WALL STREET BOY'S GAME OF CHANCE

By A SELF-MADE MAN

CHAPTER I.

HIS FIRST HUNDRED.

"Frankie, I want you to congratulate me," said Gerald Drew, walking over to the stenographer's desk in the broker's office where he was employed in Wall Street, not far east of Nassau.

"About what?" asked the pretty blue-eyed girl, looking up with a smile, for she and the young messenger were on uncommonly good terms.

"I've saved up \$100 at last."

"You're fortunate. How did you do it?"

"By adding one dollar to another."

"But you only get nine dollars a week."

"I know it."

"And you've got a widowed mother and two little sisters to help support."

"I know that, too; but mother, who teaches the piano, you know, has had more pupils this last year than ever before, and she's allowed me two dollars a week for my expenses out of my wages. Well, I saved some of that. I got a tip occasionally for doing a favor for a broker, and I saved that. But I made most by tending store for a news-dealer and stationer in Harlem, near where I live, three evenings a week. At any rate I'm now the sole owner and proprietor of one hundred simoleons."

"I'm very glad to hear it. I suppose you'll keep on saving until you get two hundred."

"I hope to make my capital \$200 sooner than that. The first \$100, or \$1,000, or \$1,000,000, for that matter, they say is always hardest to get."

"Yes, I believe the first \$100 is always the hardest to save. I know I couldn't save \$100 to save my life."

"It isn't like a girl to save money when the department stores are full of bargains all the time."

"Why, the idea!" laughed Frankie Foster. "Do you think girls think of nothing but bargains?"

"Well, I've entertained some such notion. I'm willing to admit that I like to get hold of a bargain myself, whether it's a necktie or a diamond pin—"

"A diamond pin! You're not looking for bargains in diamond pins, are you?"

"Not at present, but I dare say I'll be looking for a bargain in a diamond ring one of these days when some girl who strikes my fancy says she's willing to exchange her name for my distinguished cognomen."

"When I'm engaged I should not want my fiance to purchase the engagement ring off a bargain counter."

"What's the difference, so long as it's just as good as one bought at another store for a fancy price?"

"I don't believe there's ever any bargain sales in diamond rings, or pins, or anything of that kind. Diamonds are diamonds, and are always worth their price."

"Well, I hope to have a bushel or two of them."

"A bushel or two! You're modest in your desires. Wouldn't two or three satisfy you?"

"One would be a whole lot just now, but when I get wealthy—"

"When will that be?" laughed the stenographer.

"I hope it will be soon."

"That hundred dollars will have to grow pretty quick, then."

"That's what I'm looking for."

"How do you expect to make it grow quick?"

"By turning it over every little while."

"How?"

"A man who runs his business on the principle of quick sales and small profits turns his money over quite often."

"Oh, is that what you mean?"

"I expect to turn mine over in the stock market."

"Do you mean to say you're going to speculate?"

"When I find a good stock selling low I'm going to buy it, hold it till it goes up, and then sell."

"Suppose instead of going up it goes down lower after you've bought, what then?"

"That's a chance I've got to take."

"You've been in Wall Street two years now. Don't you think you're foolish to take such chances? The brokers are living on people who take just such chances."

"Maybe I am and maybe I'm not. I've an idea I can make money in the stock market, and I'm going to try for it. If I fail it will be my own funeral. I found out yesterday that a combination of big traders has been formed to boom a certain stock. I am going to bank on that information to the extent of my \$100. If I lose I'll start in and save up another hundred."

"What a boy you are!"

At that moment Mr. Woodman, their employer, came in and rang for Gerald.

The young messenger lost no time in responding, and was given two envelopes to deliver—one to a broker on Broad Street, the other to a trader in Exchange Place.

The office was on the second floor, so Gerald didn't wait for the elevator, but took the stairway down.

He met his friend, Tom Silvester, coming up.

Tom worked for a broker on the same floor, and the two boys were chums.

"Hello, Gerald. You missed it."

"Missed what?"

"The scrap."

"Who was scrapping, and where?"

"Bill Mooney and an Italian push-cart man at the corner of Nassau. Mooney shoved a bootblack against the end of the cart and upset it. Then the Italian went for him. Mooney was putting it all over him when he picked up the stick that holds the end of the cart up and knocked Mooney out with it. A cop came up then and ran them both in, push-cart and all. The bootblacks got about half the apples."

"Mooney is up to such tricks all the time," said Drew. "If he gets a month or two on the island for that it isn't any more than he deserves."

"Oh, he won't get anything. He's got a pull in his district. His brother is a Tammany captain, and I believe Jack Kennedy, the broker, is a relative of his by marriage."

"Probably that accounts for his actions. Well, I must be off. See you later."

Gerald continued on downstairs and made up for the brief delay by hurrying on faster.

He delivered his notes and returned with an answer from one.

"Take it over to the Exchange," said the cashier, when he found that Mr. Woodman was not in his private room.

So over to the Exchange he went.

While waiting for his employer to come to the railing he gazed around on the floor.

A broker named Coakley was bidding for M. & O. shares, and taking all he could get.

M. & O. was the stock that Gerald had got his tip on.

Coakley's actions impressed the boy with the fact that he was probably buying for the syndicate and confirmed his resolution to get in on the stock, which was going at 48.

When he went to lunch he drew all but \$5 from the savings bank down the block and took it around to a little bank on Nassau Street that had a brokerage department for the accommodation of small speculators, who could buy as low as ten shares of any stock on the list on a margin of ten per cent., or even five, if the stock was a gilt-edged one.

Gerald had never speculated before, but he was familiar with the operation from observation in his own office.

The clerk who attended to that part of the bank's business stood at a desk near an opening in the brass railing that separated the bookkeepers from the waiting room, which was a small apartment at the end of the corridor of the banking department, and was furnished with a ticker, a blackboard on which quotations were posted by a small youth, and a dozen chairs for customers who had the time to occupy them.

Gerald went directly to the window and told the clerk he wanted to buy 20 shares of M. & O. at the market, on margin, and tendered the money deposit for same.

The transaction only took a few minutes, and after it was concluded the boy only had time to snatch a hasty bite at a quick lunch counter and hurry back to his office.

If it wasn't that business was slow that week in the Street he wouldn't have been able to attend to the matter he had just put through.

As it was, he found that he had set the ball rolling in the right direction for results.

CHAPTER II.

HOW GERALD TURNED HIS MONEY OVER.

"What did I tell you?" said Tom Silvester next day when he met Gerald outside of the Exchange. "There's Bill Mooney now."

He pointed at a big, husky-looking boy, with a tough face, dressed in an A. D. T. uniform, who was walking along the sidewalk with an envelope in his hand.

"I see him," replied Gerald.

"The magistrate didn't do much to him for upsetting the pedlar's cart. It is a fine thing to have a pull when you get in trouble."

"You and I had better keep out of trouble then, for we haven't any pull."

"I'm not looking for trouble, but I wouldn't be surprised if you had a run-in with Mooney yourself before long."

"How so?"

"He'd down on you like a ton of pig iron. Timmy Fox, of the Maritime Exchange, told me he heard him say that he's going to do you up because you caught him stealing an apple from Mother Brown's stand and showed him up."

"Oh, well, I'm not worrying about Mooney."

"I know, you never seem to worry about anything, but

Bill Mooney is a tough, and can sling his fists some, so if I was you I'd hold him at a safe distance."

Gerald laughed and entered the Exchange, while Silvester went back to his own office.

Shortly before three Gerald went to the bank with the day's deposits, as usual.

As he didn't have any too much time to get there before the door was closed, he slapped on his hat and darted out of the office at a rapid pace.

Swinging around the corner into the main corridor he came smack against a man whom he recognized as Jack Kennedy, the broker.

Neither was upset by the accidental encounter, but Kennedy's hat was sent spinning along the corridor, and its owner used some strong language as the boy, after asking his pardon, chased and brought the derby back to him.

"Confound you, why don't you look where you're going?" said the broker, angrily.

"I couldn't very well look around the corner, sir. I was in a hurry to get to the bank. I hope you'll excuse me," and Gerald hurried away.

Kennedy was in a bad humor anyway, and he looked after the boy with an ugly expression on his countenance.

Then he went on and entered Mr. Woodman's office.

When Gerald got back he heard somebody speaking in loud and angry tones in the private room.

"I wonder who the visitor is?" he thought, as he hung up his hat.

He did not pay any particular attention to the circumstance, as he had frequently known customers or brokers to lose their tempers and raise the roof because they imagined they were not being treated right.

In all these instances he had never known Mr. Woodman to raise his voice above his ordinary tones.

In fact, he always tried to soothe an angry caller, and generally succeeded.

On the present occasion "the soft answer that turneth away wrath" didn't seem to work.

"My gracious!" said Gerald, after a heavy explosion of language inside, "that man in there must think he can't be heard unless he yells at the top of his mouth. It's a wonder the boss puts up with him. I suppose that's some customer who has been hit hard in the market and he thinks Mr. Woodman is to blame for it. A man has no business to speculate unless he's prepared to accept the short end with the long. But you can't drive sense into some people's heads."

At that moment a different kind of sound issued from the private room.

The loud talking had ceased and it seemed to Gerald as if some kind of rough house was going on in there.

That put a serious aspect on the matter, and the boy wondered if he hadn't better open the door on some pretense or another.

Suddenly his bell rang.

He answered it about as quick as he ever had in his life.

When he opened the door he saw he had not been mistaken in his idea that a struggle was going on.

A man whose back was to him was holding Mr. Woodman's head down on his desk, and seemed to be choking him.

Gerald didn't wait to be told what to do, but pounced on

the visitor and pulled him back and away from his employer.

Then to his surprise he saw that Mr. Woodman's aggressor was Jack Kennedy.

"Call Mr. Carter, and tell him to 'phone for a policeman," gasped Broker Woodman.

"Hold on," snarled Kennedy, catching Gerald by the arm as he was leaving the room and hauling him back, at the same time kicking the door to, "you don't want to do any such thing. We can settle this thing without a cop."

"Not when you attack a man as you have just done. What in thunder is the matter with you, Kennedy? Have you gone crazy?"

"No, I haven't, but you seem bent on making me so."

"I've merely insisted on a settlement, which is within my rights."

"And I want to compromise the matter."

"I'm letting you off easy now."

"Do you call stripping a man of his last dollar letting him off easy?" asked Kennedy, bitterly.

"Do you mean to say that you can't settle at that figure?"

"No, I can't," snarled Kennedy.

"Suppose I give you time, then?"

"How much time?"

"Give me your check for half and your note for the balance at thirty days, with a satisfactory endorser. That's fair enough."

Kennedy glared at him for a moment or two, then he said:

"Well, I'll agree to it. I can't very well help myself. I'll send my check and the note around first thing in the morning."

"Very well," answered Mr. Woodman, apparently relieved that the matter had been adjusted at last.

Gerald opened the door for Kennedy to walk out, and then followed him.

"I sha'n't forget you, young man, for butting in here, nor for nearly knocking the breath out of my body a while ago," the broker almost hissed. "When the chance comes my way I'll get square with you."

With those significant words he left the office.

Some boys would have been a bit frightened at what seemed to be in store for them if they had been in Gerald's place; but Mr. Woodman's messenger did not appear to be particularly disturbed.

He was a nervy boy, and had confidence in his ability to look out for himself.

"All right, Mr. Kennedy," he breathed, as he returned to his seat, "if you think it will pay you to try and get square on me for what I've done to you, why it's up to you to start in whenever you feel disposed to do so. But I don't think you'll catch me off my guard, just the same. I've heard barking dogs before. Maybe you're one of that kind. At any rate, you're no gentleman. And there are a few others in Wall Street just like you. It's too bad such chaps as you are allowed to go around unmuzzled. Maybe you'll see your finish yet."

Then Gerald thought of his M. & O. stock and went to the ticker to see what the closing figure was.

It had gone up half a point since he bought it.

"That's better than nothing," he said to himself. "I hope it will go higher to-morrow."

He concluded to say nothing to his mother about what he had done with his money, as he wanted to surprise her with the result of the deal, which he had not the slightest doubt would pan out the way he calculated.

If he had had a little more experience with the market he might not have been so confident.

But fools rush in where angels fear to tread, and sometimes they come out on top, though not as a rule.

Next day was Saturday and during the two-hour session M. & O. advanced a quarter of a point, closing at 48 3-4.

On Monday Gerald looked to see M. & O. go still higher, and was not disappointed, though the highest figure it reached during the day was 49 1-8.

Hardly any of the other stocks did as well, so, on the whole, he felt quite encouraged.

On the following day the general prospects of the market looked brighter.

Its tone was bullish, and that afternoon M. & O. closed at 50 5-8.

With the improvement in the tone of the market customers began coming into the street again and business looked up all around.

That gave Gerald and the other messenger boys more to do.

He took care to keep a sharp eye on his investment, however, and was delighted to see that on Wednesday M. & O. began to attract a great deal of notice, with the result that many brokers came on the floor with buying orders for it in their pockets.

Then the fact developed that it wasn't so easy to get.

The competition for such shares as were offered sent the price up to 54 that day, with the prospect of much higher figures next day.

Gerald felt uncommonly good when he looked at the afternoon market report and saw that he was in line to realize a profit of about \$140.

Judging by what the early afternoon editions said about the stock he decided that it was safe to hold on a while longer.

Results warranted this conclusion, for next day the excitement over M. & O. was tremendous.

Brokers tore around the Street trying to pick up shares of it, and at the Exchange they acted like so many lunatics in their eagerness to buy it.

The pool that had the shares pretty well cornered wouldn't let any out, and many brokers who had sold the stock short found it impossible to cover, at the ruling figure, and began to bid high for it.

That sent the stock soaring to 60 and over.

When Gerald saw the closing price was 62 he began to consider the advisability of getting out from under.

He started for the little bank with that intention, but reconsidered the matter when he reached the door, and went home without selling out.

Next day at noon M. & O. reached 65, and then Gerald rushed up to the little bank from the Exchange and told the margin clerk to sell his 20 shares.

It was done inside of fifteen minutes at 65 3-8, and the boy returned to the office feeling like a bird.

He figured out his profit on the deal at \$340, and he took the first chance to carry the news in to Frankie Foster.

"There, what do you think of that?" he said, triumphantly. "It took me about eight months to save up that \$100, and now I've made \$340 in ten days. I call that turning my money over to good advantage. Got any fault to find with it?"

"No, you've been very fortunate with your first speculation; but don't run away with the idea that you can pick up money that way right along."

Gerald laughed and returned to the waiting-room.

When he got home and told his mother how successful he had been in his first essay on the market she was both astonished and delighted.

She thought it was a wonderful thing for him to make so much money in such a short time.

"I hope you will be very careful of that money, my son, and not lose it in some other speculation."

"I'll be careful of it, don't you worry, mother. But I hope to make it turn over again before long. Every time I turn my capital over I shall expect to see it grow bigger, and I trust one of these days we'll be able to own our own house."

His mother called him to supper, and he sat down to the table feeling bigger than he ever had before since he was born.

CHAPTER III.

GERALD PICKS UP A TIP IN A QUEER WAY.

"Hello, Tom, where are you rushing to now?" asked Gerald, two weeks later, meeting his friend on Broad Street.

"Ballister & Co., Exchange Place."

"Say, look at that stout party coming toward us. He appears to have something of a jag on. Isn't that old man Eldridge, the millionaire operator?"

"That's who it is. They say he can put more mint juleps under his vest than any other man in Wall Street."

"He has evidently been putting a few down his throat to-day. He's liable to fall any moment. It would be a charity to take him back to his office."

"Then why don't you act the Good Samaritan to him? You've got more time now than I have."

At that moment the rich trader pitched forward and would have landed on his face on the sidewalk, but for Gerald, who darted forward and caught him in his arms.

"Shay," said Trader Eldridge, trying to straighten himself up. "Whazzer matter with sidewalk, boy? It's so slippery I can't walk on it. Some rascal must have greased it. I can't keep my feet to shave my life."

His legs slipped from under him, and Gerald had all he could do to hold him up.

Several passing brokers, who knew Eldridge well, and his fondness for mint juleps, laughed and made remarks about him which were not very complimentary to the rich man.

"Shall I help you to your office, Mr. Eldridge?" Gerald asked.

"My office? Shay, is this Wall Street?"

"No, sir; this is Broad Street."

"Want to de me a favor, boy? By the way, whaz your name?"

"Gerald Drew."

"Work 'round here?"

"Yes, sir."

"Who for?"

"George Woodman, stock broker."

"Woodman, eh? Seems to me I know Woodman. Big man, ain't he?"

"Yes, sir. He's a good-sized man."

"You work for him, you shay?"

"Yes, sir."

"Clerk?"

"No, sir—messenger."

"Messenger, eh? Just what I want. Got message in my pocket zat I want delivered. Here's a dollar, and here's the message."

He pressed a dollar and an envelope into Gerald's hand.

"First of all, I want you to help me as far as Empire Cafe—understand?"

"Better go to your office first, hadn't you?"

"Why should I go to my office first? Must have one more mint julep to brace up on. Fine thing, mint julep. Ever drink one, boy?"

"No, sir."

"Then help me as far as cafe and I'll treat you to one."

"Give me your arm, sir, and I'll help you up the street."

Gerald assisted him along, taking care to pass the Empire Cafe.

Soon after they turned into Wall Street, and the boy got Eldridge into the entrance of a big building where the wealthy operator had his office.

"Hold on, boy. This isn't the Empire Cafe!"

"No, sir; but I thought I'd take you to your office first."

"Whaz for?"

"Because there might be some business waiting for you there," replied Gerald, not knowing what else to say.

"Business! I'm through business for day. Just made fine deal that'll make a mint of juleps—no, zat isn't what I mean. Mint of money. Look here, boy, got any money?"

"A little, sir."

"Want to make more?"

"Yes, sir."

"Then buy L. & S. Understand?"

"Why L. & S., sir?"

"Why, 'cause it's going up. Going way up—sky high. Understand? Got big block of shares myself. Bought 'em on the quiet. Paid one-eighth less than market. Great bargain. Broker wanted money and I wanted stock, so we exchanged. In a few days it will boom up. Big syndicate back of it. Keep it dark, boy. Now let's go to Empire Cafe."

"No, sir. We'll go to your office first," said Gerald, firmly.

Mr. Eldridge, however, was opposed to going to his office.

He insisted on going to the Empire Cafe for another mint julep.

While Gerald was arguing with him, the big trader's nephew and another gentleman came up and, much to the boy's satisfaction, took charge of him and carried him into the elevator in spite of his protests.

"I'd hate to be like him for all his money, and people say he has millions," thought Gerald, as he watched the two gentlemen force the struggling operator into the cage. "Some men having his jag on would be run in by an officer, jugged and fined ten dollars by a magistrate; but

of course it wouldn't do to arrest such a respectable member of the Wall Street community as Mr. Eldridge," chuckled the boy, who knew that the laws in this country are very accommodating where some people are concerned. "Now I think of it, he gave me a message to deliver and a dollar tip. Let me see who it's for."

Gerald took the envelope out of his pocket and saw that it was addressed to Richard Coakley, whose office was in the Astor Building.

"I'll run up there and leave it. It won't take me over five minutes," he said, starting up the street toward Broadway. "Mr. Eldridge told me to buy L. & S. He said it was going way up. That a syndicate was back of it. Told me not to say anything about it. I wonder if any dependence can be put in an intoxicated man's words? I doubt it. I don't believe a big trader like Eldridge would give anything of importance away even when drunk as a loon. Still, it is possible he might do so. However, I wouldn't buy L. & S. on such a queer tip as that. If I did, just as likely as not I'd lose every dollar I put up. Still, it will be worth while keeping my eye on this stock. There may be something in it. Coakley was the broker who did a good part of the buying for the M. & O. pool. He may be in on this L. & S. deal, if there's any truth in Eldridge's remarks. At any rate, this letter is addressed to him, and being sent by the big operator, may be significant."

When Gerald reached Coakley's office he handed the envelope to a clerk and asked him to give it to the broker.

"Who is it from?" asked the clerk.

"Mr. Eldridge."

"Oh, all right. Better wait—perhaps there's an answer."

"I don't believe there's any answer," replied the boy, who felt that he had done all that was required of him in delivering the letter.

"Wait a moment, anyway," said the clerk, taking the envelope into Coakley's private office.

Gerald waited rather unwillingly.

In a moment the clerk came out and said the broker wanted to see him.

He held the door open for Gerald to go in.

The young messenger couldn't very well refuse, and so he entered the room.

As he did so his sharp ears heard Coakley say to a gentleman seated beside his desk:

"This is from Eldridge, and he says to go ahead and buy up all the L. & S. we can find at the market, with a leeway of one point."

The gentleman addressed, who was Coakley's partner, nodded while he stroked his mustache.

Then Coakley swung around in his chair and looked at Gerald.

"Hello," he said, "you're not Eldridge's messenger."

"No, sir," replied the boy, politely.

"How came you to bring this note to me?"

"I met Mr. Eldridge on the street and he asked me to fetch it to you."

"Who are you, anyway?"

"My name is Gerald Drew."

"Are you a friend of Mr. Eldridge's?"

"No, sir."

"Then I don't understand how he came to give you this note," said the broker, suspiciously.

"Well, sir, I didn't ask Mr. Eldridge to employ me as his messenger. I've enough business of my own to attend to. The gentleman, however, forced it into my hand and asked me to deliver it, and, as he was, excuse me for mentioning the fact, rather under the influence of mint juleps, I felt that I couldn't very well refuse the request, for he might have dropped the note, which may be of importance, on the street, and then you probably would not have received it."

"So that's how it happened, eh?" said Coakley, regarding him sharply.

"Yes, sir."

"Are you a Wall Street messenger?"

"Yes, sir."

"For whom?"

"John Woodman, of the *Aesop Building*."

Coakley bit his lips.

"Did you bring this note directly from Mr. Eldridge or did you stop in at your own office first?"

"I brought it here directly."

"Where was Mr. Eldridge when he handed you this note?"

"On Broad Street."

"You left him there, I suppose?"

"No, sir. I helped him walk as far as the building where his office is. He wanted to go into the Empire Cafe, but I did not think he was in a condition to take any more liquor, so I took him to his building instead."

As Coakley and his partner were well acquainted with the big operator's failing Gerald's explanation sounded very reasonable.

"Very well," said the broker. "Here is a dollar for your trouble," offering the boy a bill.

"Mr. Eldridge paid me for bringing the note here," replied Gerald, not offering to accept the money.

"Take this, too," said Coakley, "and oblige me by not saying anything about the matter to your employer," and he pushed the money into the messenger's fingers.

Gerald took it, bowed and left the room.

"So," he said to himself, as he walked toward the elevator, "Mr. Eldridge's tip was all right. He's buying L. & S., or rather, his syndicate is, and he is evidently the head of it. Now that I'm certain how the land lies I can get right in on the ground floor myself and make a small haul on my own account. And further, I think it's my duty to pass the tip on to Mr. Woodman, so that he can make something himself. Maybe he'll give me a small percentage of the profits."

Gerald looked L. & S. up when he got back and saw that it was going at 42.

When Mr. Woodman finished his business for the day and was preparing to go home, Gerald went into his room and told him the full particulars of his meeting with Mr. Eldridge, how he had carried a note from him to Broker Coakley, and mentioned the words he had accidentally overheard that gentleman say to his partner.

Mr. Woodman was interested at once.

He questioned his messenger about the particulars of his interview with Coakley, and finally said that he believed Gerald had got hold of a valuable tip.

"I'm much obliged to you for telling me all this, Gerald," he said. "I'll look the matter up and if I go into a

deal on the strength of it I shall not forget you. Do not say a word about this matter to a living soul."

"Certainly not, sir," replied the boy.

Soon afterward Gerald went home himself, but on his way he stopped in at the little bank on Nassau Street and gave an order for 100 shares of L. & S., at 42.

It took nearly all of his money to cover the margin, but he didn't care for that, as he felt confident that he had got onto another good thing and would come out ahead as he had done on M. & O.

CHAPTER IV.

GERALD'S GREAT LUCK.

A day or two afterward, while Gerald was coming up New Street on his way back to the office, Bill Mooney came rushing out of an office building about midway of the block.

Half a dozen stone steps led from the narrow sidewalk to the door of the building, and Mooney, in his hurry, tangled his feet up somehow on the top step and pitched forward like a stone from a catapult.

The chances were all in favor of his receiving serious injury from the fall.

Several brokers and half a dozen messenger boys saw his predicament and held their breath.

Gerald, however, was the only one who made an effort to save him.

The boy, with great presence of mind, rushed forward and caught Mooney in his arms.

Mooney, being a heavy lad, the shock upset Gerald and both of them rolled into the gutter, but the A. D. T. messenger escaped a fractured skull.

The two boys scrambled to their feet, Mooney somewhat bewildered.

In a moment or two he recognized Gerald, and an ugly frown settled over his countenance.

"What did you trip me up for?" he snarled, doubling up his fists.

"Why, I didn't trip you up," replied Gerald, in astonishment. "You tripped yourself up!"

"You're a liar. You did it," and the young rascal aimed a blow at Gerald's head.

"What are you trying to do?" cried one of the bystanders, stepping up and catching Mooney by the arm. "That boy saved you from getting a broken head!"

"What's the matter with you?" retorted the A. D. T. messenger, aggressively. "It's time that I polished that mug off, and I'm goin' to do it right now."

"You're a peach, I must say," said the bystander, contemptuously.

"Aw, mind your own business, will you?" snorted Mooney.

A crowd began to gather around the group.

As Gerald wasn't looking for trouble he started to get out of the ring of spectators.

Mooney immediately sprang at him and dealt him a heavy blow in the chest.

It was a cowardly assault, for the young messenger was off his guard and not prepared for it.

Gerald staggered against one of the spectators and Mooney was preparing to follow his attack up, expecting an easy victory, when Gerald, with flashing eyes, recovered

himself and, dashing aside the other's guard, planted a stinging blow squarely between the young rascal's eyes.

He did not stop with that, but hooked the astonished A. D. T. boy under the chin with his left in such a scientific way that the crowd, which was in sympathy with him, expressed their satisfaction that the aggressor appeared to be getting what was coming to him.

Gerald gave Mooney very little time to think what he was up against, but punched him right and left, until Wild Bill, as he was sometimes called by his associates, was so rattled that he could make little headway against the whirlwind of blows that were reaching his chest, neck and head from all sides.

Finally Drew caught him a sockdolager almost on the point of the chin, and that settled Mooney's chances for that occasion.

He went down in a heap on the ground, so dazed that he made no effort to get up.

"Bully for you!" shrieked a delighted Maritime Exchange messenger boy. "He'll have to take de count."

Gerald stood over his defeated antagonist a moment, and, seeing that Mooney was as good as out of it, stepped back and, forcing his way through the crowd, walked off just as a policeman came toward the crowd.

The secret of Drew's victory over such a burly antagonist as Mooney, was that he had taken a course of instruction in the art of self-defense from a professor in a Harlem gymnasium, and being as active as a cat, he was a much more formidable antagonist than he looked.

When he sailed into Wild Bill he meant business, and moreover, he gave Mooney no time to think, which placed the young rascal at a great disadvantage, and his strength counted for nothing.

Mooney was capable of putting up a stiff fight under different conditions, but in this case he wasn't in the scrap even a little bit.

Gerald was out of sight around the corner of Wall Street before the policeman began to collect data, and the officer wound up matters by arresting Mooney for disturbing the peace.

That did little good, for the young ruffian was discharged as soon as he was brought before the magistrate of the Tombs Police Court that afternoon.

However, he lost his job with the American District Telegraph Company, and that fact made him more of an enemy of Gerald's than ever.

Tom Silvester heard the particulars of the scrap an hour afterward from the Maritime Exchange messenger boy who had been an eye-witness of it.

When he met Gerald later on, he said:

"I hear you had a scrap with Mooney and knocked him out."

"How did you hear about it?"

"Timmy Fox told me. He saw you put it all over Wild Bill. Gee, I didn't think you could handle such a tough rooster as Mooney! You must be a scrapper for fair, though you don't look like it. How in the dickens did you manage to do it?"

"I just went for him for all I was worth. He isn't such a fierce proposition as you seem to think. He didn't get in but one blow, and that was the first, when I wasn't looking for it."

"The cop pulled him in, I hear, but that won't amount to anything. There's no one to appear against him but the officer, and he didn't see the fight."

"I hope he realizes by this time that he can't sit on my neck as maybe he thought he could."

"I'm sorry that I missed the fun," said Tom. "I should liked to have seen you trim him. He needed a good lesson to keep him within bounds."

"The boys separated and when Gerald got back to the office he saw that L. & S. had a sale recorded at 43.

"I'm in on another deal, Frankie," said Gerald to the stenographer that afternoon.

"Really?" she said, with a smile. "You're getting reckless."

"I got hold of another tip, and I'm working it for all it is worth."

"Where do you get your tips? You seem to be very lucky in that respect."

"The two I've had came to me on the fly, and I caught them right off the bat, as the saying is."

"You expect to win again, I suppose?"

"Sure. This is the way I expect to turn my money over until it gets to be a good-sized wad."

"Well, I hope you'll come out all right, but I think you're taking desperate chances."

"I think the chances are all in my favor, for the stock is bound to go up."

"What makes you so sure that it is?"

"Because there's a syndicate backing it."

"I don't see how you manage to find such things out."

"Just my luck, I suppose. At any rate, I got this tip in a funny way. Perhaps I'll tell you some time, if you're very good."

"What stock did you buy this time?"

"That's a secret just at present."

"You might tell me," she said, poutingly.

"I would if it would do you any good, but I guess you don't want to put any of your money in the market."

"I haven't got any money to risk in that way."

"Been bargain-hunting lately?"

"No, of course not. Mother finds plenty of use for my wages."

"If you had only \$50 to spare I'd guarantee to more than double it."

"I never had \$50 at one time that I could call my own, and I don't know when I ever will."

"I put nine times \$50 in this deal, and I shouldn't be surprised if I cleared \$1,000. An advance of a little over ten points in the stock, which has gone up one point already, would do that for me. That would be more than two years' wages. It is like finding money to pick up and use a first-class tip."

"Well, I wish you luck. Let me know how you come out."

"I will," replied Gerald, walking away.

Two days afterward the Exchange became a scene of excitement over L. & S.

The former scenes when M. & O. was in such demand were repeated.

The price mounted rapidly and Gerald followed its upward bound on the ticker whenever he could get near the instrument.

Finally, when it got up to about 57, the young messenger decided to sell.

He argued that a bird in the hand was worth half a dozen in the bush.

"It's my opinion that the stock is getting top-heavy and may take a tumble at any moment. The syndicate may have sold out by this time, in which case there will be nobody to support it if some one should throw a big block on the market with the object of trying to break the price. Such things happen right along in these booms. The man who is looking for the last dollar is the fellow who gets it in the neck. I'm going to sell out while I'm not on the same side. It may go up five or six points more, but as there is no certainty that it will I'm not going to take any more chances."

With this determination in his mind he got leave of absence for a quarter of an hour, hastened around to the little bank, and ordered his 100 shares sold out.

"It will be done inside of a few minutes," said the clerk, who immediately went to the telephone and sent the order to the bank's representative at the Exchange.

Gerald returned to the office feeling as if a load had been removed from his mind, for, to tell the truth, he had been rather nervous about his deal since morning.

Half an hour later somebody threw two heavy blocks of L. & S. on the market, and these precipitated a panic.

By the time the Exchange closed for the day L. & S. was down to 67, and the bears were full of glee.

They returned to their offices to formulate plans to complete the demoralization of the market next day.

As that has nothing to do with our story, we will not dwell on it.

When Gerald figured up his profits he found he was in \$1,560 by his transaction, making him worth now \$2,000.

Perhaps he wasn't tickled to death, and perhaps he didn't pat himself on the back, so to speak, for getting out before the crash came!

But there was more luck in store for him.

As he was preparing to go home, Mr. Woodman called him into his private room.

"Gerald," he said, "I used your tip and I've cleaned up a large sum of money in consequence. I told you that I'd remember you in case I did anything with your information. Well, here is my check for \$3,000. It will be a nice little nest egg for you when you grow up. Accept it with my thanks and a two-dollar raise in your wages, which will go into effect on Saturday."

Gerald could only blurt out his thanks as he took the check.

"Gracious!" he exclaimed, when he got outside. "Why, I'm worth \$5,000 now! What will mother say?"

CHAPTER V.

IN WHICH BROKER COAKLEY IS MAD.

"Mother," cried Gerald, bursting into the sitting-room of their little flat that afternoon, when he got home from Wall Street, "I'm worth \$5,000!"

The little mother, who was quietly sewing in the rocker, with the pet white cat on the floor at her feet, while Gerald's two young sisters were sitting at the table studying their lessons for next day, half jumped to her feet, dumping

everything in her lap on top of the sleeping pussy, who, in turn sprang up in alarm, as if a Kansas cyclone had struck her unawares, and flew into the kitchen.

"Gerald, what do you mean?" cried Mrs. Drew, in bewildered excitement.

The two pretty little girls lost all track of their school books in a moment, and gazed at their brother in astonishment.

"Just what I said, mother," replied the young messenger. "I'm worth \$5,000."

"Worth \$5,000! How can that be?" answered the mother.

"I'll tell you, mother."

He sat down and told her all about his second deal, which had netted him a profit of \$1,500, and how Mr. Woodman had made him a present of \$3,000 in return for the information he had given him, and which had enabled the broker to make a large sum of money himself.

"You see, mother, I'm turning over that \$100 I saved up at a pretty rapid rate."

"You are, indeed, my son," replied the delighted little woman. "You can spare a little of it to get some new dresses for Nellie and Daisy, can't you?"

"Sure, I can. I'll get my check from the bank to-morrow. Then I'll have both checks cashed and I'll bring you home \$500 for you to use entirely for yourself and the girls. And when that's gone all you'll have to do is to ask me for more. I'm going to hire a box in the safe deposit company next to our office building and put my money in it for safe keeping. Then when I see another chance to make a safe deal all I'll have to do will be to draw a portion of it out and put it up on the stock."

"There must be an awful lot of money made in Wall Street when a boy like you can make so much in such a little while," said the little widow, who was profoundly ignorant of the risks that confronted speculators in the Street.

"There is, mother. Some men make millions in a day down there."

"Is it possible!"

"Oh, brother Gerald," said Nellie, with dancing eyes, "won't you buy Daisy and I a little silver watch each? Several of the girls have them, and they look real cute."

"You shall each have one of the best I can find at the jeweler's," replied the boy, to their intense delight.

After that the two girls could talk and think of nothing else but the watches they expected to get, and the fact that their brother had suddenly become rich in their estimation, so we are afraid their lessons suffered that evening.

Next day when Gerald was coming out of the Exchange he was suddenly seized by a pair of hands and pulled around in a rough way, while an angry voice exclaimed:

"Now, you young rascal, I want you to tell me the truth or I'll hand you over to the police!"

The surprised boy found himself gazing into the inflamed countenance of Broker Richard Coakley.

"What's the matter with you?" replied Gerald, as soon as he could speak. "Why are you jumping on me in this way?"

"The matter with me is this—you lied to me that day you brought that note from Mr. Eldridge into my office. You said you did not return to your office, but brought it straight to me, and I was fool enough to believe you."

"I told you the truth. I did bring it straight to you," answered Gerald, earnestly.

"You did not. You must have taken it to your office and showed it to Woodman. Then he opened it and read it, and got hold of the information that was in it and acted on it. We have lost \$100,000 by it, and somebody has got to pay for it, do you understand?"

"I assure you that I did not take it to the office, and that Mr. Woodman did not see even the outside of it. If you don't believe me go and ask Mr. Woodman. He is a gentleman, and you will probably be willing to take his word."

"Then how did Mr. Woodman find out that L. & S. was going to be boomed?"

"How do I know? You'll have to ask him."

Gerald spoke in such a straightforward way that Coakley was constrained to believe him, though he did it grudgingly.

"I don't understand the matter at all," growled the broker. "Woodman bought 10,000 shares of the stock we were looking for, held on to it till the price went up and then offered it to me in the Exchange. I had to take it in at the advanced figure to prevent him from throwing it on the market, and it scaled our profits down considerably. Did you tell him that you brought a note from Mr. Elbridge to me?"

"I did."

"Oh, you admit that much? Didn't I request you not to say anything to him?"

"I had to explain why I was out so long that day."

"Well, you could have given him some other excuse."

"I'm not in the habit of telling what isn't so."

"Oh, you're not?" sneered the broker. "I'm thinking you're most too good for Wall Street, young man."

"Suppose your own messenger had been in my shoes? Would you want him to tell you a lie under the same circumstances?"

"Humph!" growled Coakley. "You can go," and Gerald took advantage of the permission.

When he saw Mr. Woodman that day he told him about his interview with Broker Coakley in front of the Exchange.

"He was mad enough to chew a pound of nails," said Gerald. "He says the syndicate lost \$100,000 through you."

Mr. Woodman laughed.

"I guess I turned the trick on them, all right," he chuckled.

"I am not sure but he still blames me for your success," said the boy.

"Don't you mind. You've got \$3,000 to console you for any grouch he may have against you."

Just before Gerald went home he visited Frankie in her corner.

"Well, I came out of that deal with flying colors," he said.

"Did you? I'm so glad! How much did you make?"

"Fifteen hundred."

"Actually?"

"Yes, and I got \$3,000 from a broker for giving him the tip."

"No," she cried, opening her eyes in surprise. "Who did you give it to?"

"You promise not to say anything about it if I tell you?"

"Yes."

"I gave the tip to the boss."

"Mr. Woodman?"

"Yes."

"And he gave you \$3,000?"

"He did. Now I'm worth \$5,000."

"My gracious! What a fortunate boy you are!"

"Ain't I? I've turned that \$100 over pretty well, haven't I?"

"You have, indeed. Five thousand dollars! Why, you're rich!"

"For a messenger boy, I'll admit that I am. I'll be worth \$500 less, however, to-night."

"How is that?"

"I'm going to give that amount to my mother as a present."

"That's a good boy. Don't forget your mother."

"I never mean to. She's my best friend, and nothing is too good for her."

"I like to hear a boy talk like that."

"I know somebody else whom I think nothing is too good for."

"Who's that?"

"Yourself."

"Oh, aren't you just too ridiculous!" cried the girl, blushing like the rosy dawn.

"I don't see anything ridiculous in that. By the way, I'm going to treat you to a two-pound box of your favorite candy in honor of winning so much money."

"You're awfully good."

"You deserve it. May I bring it up to your house to-night?"

"Of course, if you wish to," she replied, with a coquettish glance at his handsome face. "You haven't got my address, have you?"

"No. I expect you to give it to me."

Frankie wrote it down on a piece of paper and handed it to him.

"I shall be delighted to have you call," she said.

"Thanks. Now, don't go and put on all your best things just for me, like girls have the habit of doing when they have a visitor. I like you just as well as you are."

"You're very kind to say that," replied Frankie, with another blush; "but you know a girl must look a little bit different when she receives a caller."

"That's all right; but I've heard some of them spend two or three hours before their glass trying to make themselves prettier than usual. Now, you're pretty enough just as you are, so don't lose time trying to improve on a good thing."

Frankie laughed and blushed, and told him to run along back to his place outside, which he did.

CHAPTER VI.

TOM SILVESTER'S TIP.

With \$4,500 to call upon whenever he wanted it, Gerald these days felt like a bloated capitalist on a small scale.

He kept his ears and eyes wide open on the lookout for anything in the shape of another good tip, but as the days went by nothing of that kind materialized.

He also followed the market closely, and one day it

struck him that C. H. & D. was a good stock to take a chance in.

For some reason it had dropped down six or seven points within two weeks.

There was no particular reason for this slump that Gerald could see, though he followed all the market news from day to day.

Finally he decided to buy some shares of it, for since it was a gilt-edge stock he was sure it would recover itself in a short time.

So he went to the little bank and bought 500 shares at 72.

The stock lingered around that price for about a week longer and then a good many shares changed hands and it began to go up.

That attracted attention to it, and with increased activity in it on the Exchange, it gradually went up to 80 and a fraction, at which point Gerald, who had been watching it like a hawk, sold out and cleared a profit of \$4,000.

"My judgment turned out to be pretty good on that stock," he said to himself. "However, it always is pretty safe to go into a good dividend-paying stock when, for some reason, it is going low in the market. I nearly doubled my capital this time. My original \$100 is now worth eighty-five times what it was when I first took a chance at stock speculation. I wonder how long my luck will hold out?"

Two or three days later, when he was hurrying down Broad Street with a note in his hand, somebody grabbed him by the arm and swung him half around on his feet.

"Oh, it's you, is it?" he said, observing that it was Tom Silvester who held him a prisoner. "Come, now, leave go, I haven't any time."

"I've got something important to tell you," replied Tom. "It will keep, won't it?"

"I suppose it will, but I'd like to tell you now."

"Well, come down to the Mills Building with me and I'll listen, otherwise nit."

"All right," said Tom. "What I wanted to tell you is I've got hold of a tip."

"A good one?"

"First-class."

"What are you going to do with it?"

"Well, you've got four or five hundred dollars, if you haven't blown it in. I want you to use it and give me a percentage of your profits."

"I don't mind if you can show me that it's a safe thing to take hold of."

"It's safe, all right. Don't you worry about that. It's so safe that if I had \$1,000, and it was all I had in the world, I'd put it up on this tip."

"Well, what is it?"

"The P. & R. has bought up the S. & W. railway and thus got an entrance into the region where the new coal discoveries have been made."

"When did you hear that?"

"Not an hour ago."

"It's funny there hasn't been a word about the matter in any of the newspapers. The negotiations couldn't have been concluded in a day. Such things generally take weeks," said Gerald.

"I suppose this has taken some time to arrange, but those on the inside have naturally kept the arrangement very close."

"How did you find out about it, then?"

"By the merest accident. I was in the Manhattan Cafe about an hour ago and Jack Kennedy, you know him, was in there with another broker whose name, I believe, is Creighton. Kennedy told this broker that he had received a quiet tip from Broker Coakley to buy up S. & W. shares, and I heard him say that the consolidation was an assured fact. He said he had got hold of 6,000 shares, which was as many as he could carry, and that he expected to recoup his losses of the last few months out of the rise in S. & W. when the announcement of the consolidation was made public. He advised Creighton, if that's his name, to buy some stock himself, as it was a sure winner."

"If your information is really well founded," said Gerald, "I should imagine that it will be very hard to find any S. & W. shares on the market by this time. I should think that the people on the inside would have grabbed about all of them up."

"That's right, too. But I should think you'd be able to get hold of 100 shares somewhere."

"Well, I'll look into it," said Gerald, and then he darted into the entrance of the Mills Building, while Tom turned around and retraced his steps toward Wall Street.

Gerald did look into the matter, and to test the scarcity of S. & W. he left an order at the bank for 100 shares at the market, which was 40.

He got word on the following afternoon that the shares had been bought and were held subject to his order.

By that time S. & W. had gone up two points.

He went around and saw the bank's representative and asked him if he had had any difficulty in finding the 100 shares, and the broker told Gerald that he had had considerable trouble in finding the shares.

"Then you think they are scarce?" said Gerald.

"They seem to be, for some reason. I judge the stock will go up several points more because of that fact. Then the people who are holding them will let them out at a profit."

"I guess that tip won't do me much good," Gerald said to himself as he walked back to his own office.

He watched the ticker closely next day, but there were no transactions recorded in S. & W.

On the following morning when he was returning from the Stock Exchange he saw a prosperous-looking man, who had all the ear-marks of an out-of-town resident, crossing Wall Street almost in front of the *Aesop* office building.

At that moment an automobile came dashing up the street.

The stranger was right in the path of the machine, and Gerald shouted to him.

The man looked around, saw the auto and became so confused that he stopped right where he was.

The chauffeur of the machine saw the man's peril at the same moment and, shutting off the power, turned the machine so that it would pass him.

Unfortunately, the stranger recovered his faculties and jumped in the same direction, thus placing himself once more in front of the machine.

A score of spectators held their breath, fully expecting to see the man run down.

And so he would have been, only for quick action on the part of Gerald, who darted forward and hurled himself at

the man, the two tumbling head over heels in the street just as the auto glided by, missing them both by a hair.

A package carried by the stranger fell with him, and breaking open, several certificates of stock were scattered on the paving blocks.

Gerald was up in a moment, but the man could not rise.

His leg was badly sprained, and he lay groaning with pain.

Several bystanders ran up and carried him to the sidewalk, while Gerald gathered the certificates up and roughly folded them in the paper again.

It was soon found that the man could not walk and that he was suffering a good deal from his leg.

One of the spectators, concluding that the stranger's leg was broken, telephoned for an ambulance.

"I'm sorry I had to use you so roughly, sir," said Gerald, "but it probably saved your life, for you sprang directly in the path of the machine."

"You undoubtedly did save him," said one of the bystanders who had witnessed the incident; "but it was touch and go for both of you. It was a plucky act on your part, young man."

"Here is your package, sir," said Gerald, offering it to the owner, but the man paid no attention to him, as the pain in his leg engrossed all his thoughts.

Of course by this time quite a crowd had gathered about the injured man.

A policeman came up and began to take notes.

Gerald told him how the accident had occurred, and a couple of persons who had seen the affair corroborated his statement.

With some difficulty the officer got the injured man's name and address from him—John Sherman, of Sag Harbor, Long Island.

By this time the ambulance which had been telephoned for came rattling up and the surgeon, after examining the stranger's leg, declared that it would be necessary to take him to the hospital.

So the stretcher was taken out, Mr. Sherman placed on it and the whole lifted carefully into the wagon, which then drove off.

"My gracious!" exclaimed Gerald, as the crowd began to disperse, "I forgot to hand the package to the surgeon. I'll have to go to the hospital before I go home."

He went upstairs to his office, and having nothing to do just then he proceeded to do the bundle up again in better shape.

When he unwrapped the package he was surprised to see that it consisted of five 200-share certificates of S. & W. stock.

"Looks to me as if Mr. Sherman brought those to New York to sell," thought the boy.

As he straightened the certificates out a letter without an envelope fell from the folds of one.

Gerald picked it up and saw that it bore the printed heading of Richard Coakley, the stock broker.

As Gerald had understood from Tom Sylvester that Broker Coakley was interested in some way in the presumed consolidation of the S. & W. with the P. & R. road, he took the liberty of reading the letter to see if it would throw any light on the subject.

While we cannot defend the young messenger's action in

doing this, we are willing to believe that half the brokers in the Street, under similar circumstances, would not have scrupled to do just the same as he did, for everything seems to be fair in Wall Street, as it is assumed to be in love and war.

There was nothing private in the communication, for it was merely an offer from Mr. Coakley, who had learned that Mr. Sherman held the stock in question, to purchase the five certificates at one point above the market figure of 42, but it helped to confirm Tom Sylvester's tip that there would soon be something doing in S. & W. shares.

After he had read the letter Gerald began to consider whether it would be possible for him to induce Mr. Sherman to sell the certificates to him instead of to Broker Coakley.

Of course he could only hope to secure them through the agency of the bank, as he could not pay for the shares outright himself.

So, before he went to the hospital, he called on the cashier of the bank and asked him if the bank would finance the deal on the usual margin.

The cashier said the bank would, accordingly Gerald went to the hospital prepared to offer Mr. Sherman 43 for his stock.

The gentleman from Sag Harbor had had his leg attended to and was resting fairly easy, but was worried about his package of stock, which he had missed, and supposed had been picked up and carried off by some bystander.

Gerald was permitted to see him in his cot.

Mr. Sherman recognized him at once as the boy who had probably saved his life, though at the expense of a twisted leg, and he was glad to see him.

"I am under great obligations to you, my lad," he said in a grateful tone, as Gerald relieved his mind by handing him his package of securities. "You not only saved me from being run over by that automobile, but you also saved me the loss of my stock certificates. I should like to know you better."

Gerald introduced himself and they shook hands.

After a short conversation the young messenger asked Mr. Sherman if he would sell his S. & W. shares to him for 43.

"To you!" replied the gentleman, in some surprise. "Are you really in a financial position to purchase them?"

"The bank with which I do business will pay for them on my account," replied the boy.

"Well, I brought them from my home in Sag Harbor to sell them to Mr. Richard Coakley, who made me the same offer as you do. I have no special reason for disposing of them to him. As you have done me a great favor I will gladly sell them to you at the regular market price, if you can pay for them at that figure."

"The stock closed this afternoon at 42, but I offered 43 because I believe the stock will go higher than that within a few days, though it is possible I may be mistaken, in which case I will be out by the transaction even at 42. If you are willing to let me have the certificates at 42 I'll carry them to the bank in the morning and have the bank send you a certified check for \$42,000 by special messenger."

Mr. Sherman accepted his proposition, so when he left the hospital Gerald carried the shares away with him.

Next day he took them to the bank, put up \$4,200 deposit

and a check was sent to Mr. John Sherman at the hospital by the bank's messenger.

As this was the biggest deal Gerald had been in yet he was somewhat anxious as to the outcome of it, for after all he had little more than Tom Silvester's statement to rely on; but, all things considered, he did not regret having taken the risk, for he had the utmost confidence in the value of his friend's tip.

CHAPTER VII.

GERALD OPENS UP FOR HIMSELF.

Gerald, in response to Tom Silvester's request to know what he had done about the S. & W. matter, had told him of his purchase of 100 shares at 40.

That was before the automobile incident put Gerald in the way of securing the 1,000 shares.

He did not mention this later purchase to Tom, as he did not care to have his friend know that he was worth any more than what he had made out of his first deal in M. & O., which was the extent of Silvester's knowledge of his finances.

The noticeable scarcity of S. & W. led to a sudden demand for the shares that sent offers for the stock up to 46, then one morning the newspapers published the admitted consolidation of the two roads.

The news was a great surprise to the Street, and the value of the securities of both roads took an immediate jump in the market, S. & W. especially going up ten points to 56.

The excitement continued at fever heat next day, S. & W. going to 62.

Tom met Gerald at the Exchange about noon, when the floor was in an uproar over the two stocks.

"Well, what do you think of my tip now?" said Tom, triumphantly.

"I think it was all to the good," replied Gerald. "I suppose you are satisfied with a ten per cent. rake-off on that 100 shares I bought at 40. I am going to sell the shares right away before I get back to the office. I stand to make \$22 a share profit at this moment, and I don't believe it will go much higher."

"Of course I'm satisfied," answered Tom. "That will give me about \$200 profit, and \$200 isn't to be sneezed at, bet your boots."

Gerald wondered what his friend would say if he knew that he was in line for a profit of \$20 a share on 1,000 more shares.

"You'll make \$2,000 clear profit after paying me \$200," said Silvester.

"Well, Tom," said Gerald, "I think you're entitled to more than \$200, so I'm going to give you \$500."

"Are you, really?" asked Tom, in some excitement, for \$500 looked like a small fortune to him.

"I am, really. I'll let you have the money after I get a settlement from the bank, which will probably be some time to-morrow."

"Say, I'll be right in it with \$500 to squander on myself," grinned Tom.

"I hope you will save it, Tom. Five hundred dollars isn't picked up every day."

"Oh, I'll save most of it. It is pleasant to feel that one is worth that amount of money."

After leaving the Exchange Gerald went directly to the little bank and ordered his 1,100 shares sold.

They were eagerly taken by a broker when the bank's representative put them up for sale.

They went at a fraction over 62, and Gerald realized a profit of \$22,200.

Out of this he deducted \$500, which he handed over to Silvester.

Putting all his money together he was now worth \$30,000.

"That's three hundred times my original capital. I tell you my first \$100 is swelling up fast. It looks like a long jump from \$100 to \$30,000, but I've made it, just the same. If it keeps rolling out profit at this rate I'll get to be a rich man one of these days."

When the bank cashed its own check Gerald stowed the money away in his safe deposit box and began to look for another deal to increase his capital.

This time he didn't say anything to Frankie about his having been up against the market again.

"I'll give her a big surprise one of these days," thought the boy. "How she would open her eyes if I could show her that I had made \$100,000 out of the market, for that is the amount I'm aiming at now."

Some boys would have thrown up their positions as messengers if they had made half of the sum Gerald now had nicely tucked away in his safe deposit box.

Gerald, however, wasn't built that way, but it was destined that he was not to keep his messenger job much longer.

One morning Mr. Woodman didn't come to the office as usual, and the cashier soon learned over the telephone that the broker was ill at home with a very bad cold.

The next information that reached the office was that Mr. Woodman's cold had developed into pneumonia.

Two days later the office was suddenly closed on account of his death.

It was to remain closed until after the funeral.

"Who do you suppose will run the business now?" asked Tom, as soon as he heard the sad intelligence from Gerald.

"Give it up," replied Drew. "The widow may wind it up and then we'll all be out of a job."

"Do you think there's any likelihood of such a thing happening?"

"It might. You can't tell. I don't see how Mrs. Woodman can run the business herself unless she hires our cashier to do it for her. He's well up in the late Mr. Woodman's affairs. I guess he could make it pay a good profit. But it always seems to me that when a man is in business without a partner when he dies his widow gets rid of the business as soon as possible."

"It does seem so, come to think. If Mr. Woodman's business is wound up what are you going to do? Hunt for another messenger job, I suppose."

"I really couldn't say what I shall do. I make it a point never to cross a bridge before I come to it. Time enough for me to think of the future when the future is up to me."

It happened that after the funeral the broker's widow, who was executrix of his will, decided to close up the business right away, and she instructed the cashier to do it as soon as he could.

As soon as it became a certainty that the affairs of the

late John Woodman were coming to a close for good and all, the clerks began to look around for new positions.

Gerald, instead of looking for another job, started to look for a small office instead.

He had made up his mind to be his own boss, for with \$30,000 at his disposal he felt satisfied that he could do much better than running messages for any broker.

"So you're really going to start in business for yourself, Gerald?" said Frankie, when he confided his plans to her.

"I am, and I think you had better do the same," he replied.

"Me?" she ejaculated, in surprise.

"Certainly—you."

"I don't quite understand what you mean. How can I go in business for myself?"

"Easily enough. I am looking for an office. I'll let you have part of it, rent free, for the pleasure of having you with me."

"You are very kind, Gerald, but tell me what good it will do me to have desk room in an office?"

"A whole lot of good. You don't seem to catch on. What's the matter with you setting up as a public stenographer? I'll loan you money right along till you get the business on a paying basis. That's fair, isn't it?"

"You're awful good, Gerald, but I couldn't do that. It wouldn't be fair to you."

"Don't you worry about that. If I am satisfied you ought to be. Here is a first-class chance for you to work up a paying business without any risk to speak of. You know I like you a whole lot, Frankie, and I want to do all I can for you. You can pay me in a way by looking out for the office when I am away, and any little typewriting I may need you can do for me. You are bound to pick up work enough to keep you busy, for there are lots of men in business who do not have enough of regular work to warrant them employing a stenographer steadily. They have to either hire a girl from a public stenographer when they need one, or send their work to be done outside. You could make arrangements with such men to call and take dictation, which you could afterward translate into typewriting in my office. I'll have your name put on my door, and then you'll be a young lady of some importance and not at beck and call of a boss who may have a grouch on half the time."

"You put it in a very enticing way, Gerald, and I'm very, very much obliged to you for the generous offer. I will consider it and talk the thing over with mother."

"I hope you will decide to come with me. I think it will be the best thing you can do."

A few days later Gerald found an office in one of the older Wall Street buildings that would be vacated by its present occupant on the first of the month, which was about the time that Mrs. Woodman had arranged to give up her late husband's offices in the *Æsop Building*, and so he hired it, after giving satisfactory reference and paying down three months' rent in advance.

Tom Sylvester was astonished when Gerald told him that he had rented an office and was going into the brokerage business on his own account.

"Gee! I wish I had some of your nerve," grinned Tom.

"Then you think I have nerve in starting out for myself, do you?"

"Well, rather. You'll get a roast from the regular bro-

kers as soon as they get onto the fact that a boy of your age has the cheek to butt into the business."

"I'm not worrying much about what the brokers, or any one else, for that matter, think on the subject. This is a free country, and everybody has a right to try and make an honest living."

"That's right; but to think of you becoming a broker! I don't see how you expect to do any business. Where's your capital? The two thousand-odd dollars that you have won't go very far."

"What makes you think I have only \$2,000!"

"Why, that's about what you made out of S. & W. and you gave me \$500 out of it. Then I figure that you had about \$500 in addition with which you went into the deal. That makes about \$2,200."

"All right," laughed Gerald, "we'll let it go at that."

"I guess all the brokerage you'll do is for yourself."

"Probably so; but even at that I hope to make a good living."

"Suppose you get caught on your next deal, where will you be at?"

"I'm not supposing anything so unpleasant."

"Well, I hope you get along, and make a barrel of money, but I'm afraid you'll have a strenuous time doing it."

"Times are always strenuous in Wall Street. There's hogsheads of money down here, but it takes a team of horses to draw some of it in your direction."

"That's correct. I suppose you have your team stabled somewhere handy."

"I have. I've got a 30,000 horse-power within reach that I guess will do some pulling when I call on it."

Gerald referred to his \$30,000 in the safe deposit box, but he didn't explain the matter as clearly as that.

A few days later he took possession of his office, fitted it up in presentable and business-like shape, and added a desk for Frankie, who had agreed to come with him.

A sign painter put the following on the door:

G E R A L D D R E W,
Stocks and Bonds.

Miss Frankie Foster, Public Stenographer.

He gave an order to a printer for cards, letterheads, and other work, also for Frankie's business cards and small bill-heads.

Then he took Frankie up and introduced her to the office.

"Doesn't it look funny to see my name on the door," she said, as they paused before the entrance.

"You'll get used to that in a few days. Remember that you're now a little business woman, and nobody's slave."

Frankie declared that the office was charming.

"You're just as good as gold to give me a chance to establish myself," she said, gratefully.

"Now don't talk to me that way or I might forget myself and kiss you."

Frankie blushed and began admiring the water colors that decorated the walls.

"I've ordered a typewriter for you, so as soon as you get your cards from the printer you can go around and solicit work for yourself. I will help you, too, and between us you ought to get something to start the ball rolling pretty soon."

Frankie went home and Gerald remained in the office. He expected Tom would come there after he was through for the day, and he was not disappointed.

"You've got a bang-up place here," was Silvester's admiring comment after looking around. "Where does that door lead to? The next office?"

"No, that's a large closet."

"What are you going to use it for?"

"To hide in when my creditors come around bothering me," grinned Gerald.

"You ought to mark it private, and that will make visitors think you have another room, besides adding tone to the office."

"That isn't a bad idea," laughed Gerald. "Then if a crank comes along with a bomb, or an arsenal, I could tell him to walk into the private office. As soon as he started to do so I could shove him in and make a prisoner of him till a policeman relieved me of his society."

Tom thought that a capital plan, and soon after the boys went home together.

CHAPTER VIII.

GERALD MAKES THE ACQUAINTANCE OF BROKER CREIGHTON AND MAKES A BIG HAUL IN D. & K.

A good many brokers had their offices in the building where Gerald had taken his office, and several curb brokers were located on the same floor.

One of these was Creighton, the man Tom Silvester had seen talking to Kennedy in the cafe the day he picked up the tip on S. & W.

Although Kennedy had passed the tip to Creighton on that occasion, the curb broker had been unable to find any S. & W. shares, and consequently the pointer did not do him any good.

He was a kind of foxy fellow, but he really lived from hand to mouth, as he had no capital to speak of to operate with.

The trouble with him was that he spent his money as fast as he made it.

When he made a haul he lived high as long as the coin allowed him to do so, and then he had to descend to the earth once more until luck came his way again.

He was always looking for lambs, and when he found one he didn't do a thing to him.

Kennedy was something of the same stripe, but, having some capital, and a seat in the Exchange, he worked differently from Creighton.

Both were well acquainted with Richard Coakley, who was pretty foxy, too, but head and shoulders above them in business and financial standing, if not in character.

In a sense, the three were birds of a feather, and frequently were to be seen in company in uptown cafes, and sundry Tenderloin resorts.

They were first nighters at the theater and sports in a way.

Coakley often helped Creighton to a good thing in the market so the latter could hold his end up, and then participated in the lavish bounty of the curb man.

In a word, the three were bound more or less by a common bond of sympathy, but there was no real friendship between them.

Given the motive and opportunity they would have killed one another's financial hopes without the least consideration or feeling.

Creighton soon noticed the addition to the number of brokers on the floor, and not being able to place the newcomer in his mind, he decided to call on him on some excuse in order to make his acquaintance and size him up.

Accordingly, one morning while Frankie was out looking for work, Gerald heard a sharp knock on the glass, and said "Come in."

Creighton walked in and, seeing only Gerald, concluded that he was a clerk or messenger.

"Mr. Drew isn't in, I see," he said, glancing around the room.

"Isn't he?" replied Gerald. "I was under the impression that he was."

"Oh, he's in the next room, then," replied the curb broker, glancing at the door of the closet.

"No, sir. He's right here at this desk," answered Gerald.

"You don't mean to say that you are Mr. Drew?" said Creighton, in some surprise.

"That's my name."

"Gerald Drew?"

"Yes, sir."

Creighton was clearly astonished.

He glanced about the office once more, and, noticing the completeness and good quality of the furnishings, he began to think that the new broker, boy though he was, must have money.

Probably he was a relative of some wealthy man who had set him up in business to see what he could do.

As this idea impressed itself on him, he began to figure how he could benefit by an acquaintance with this young and inexperienced trader.

Apparently this new beginner might be classed among the lambs he was always looking for, and consequently the opportunity to make something out of him must not be lost.

With this purpose in view he advanced to the desk with a friendly smile and said:

"Glad to make your acquaintance, Mr. Drew. My name is Robert Creighton, I am on the Curb, and I have an office on this floor. I'll be glad to have you drop in and see me any time you have leisure after three, or at any other time that you may have business. I am out and in all day."

"Thank you, Mr. Creighton," replied Gerald, politely, not taking a particular fancy to the man. "I may find time to call on you."

"The reason I came in on you, who are a stranger to me, was that I thought I'd ask if you had any L. S. & M. S. stock. I am looking for a few hundred shares."

"Sorry that I haven't any, sir; but I guess you'll have no trouble in getting all you want of the brokers in this immediate neighborhood."

"I dare say. Have a cigar?" said Creighton, offering the young broker a choice Havana.

"No, thank you. I do not smoke."

"Don't you? That is a luxury yet to come, then."

"Possibly," replied Gerald.

"Got time to go out and have a drink with me?"

"I have the time, but I do not drink."

"In-deed!" said Creighton, raising his eyebrows. "You have not been long in business?"

"No, sir."

"Learned the ropes in some broker's office, of course?"

"I was employed for three years by the late Mr. Woodman."

Creighton didn't have any friendly recollections of Mr. Woodman, who had once nipped him on a deal, and he frowned.

Besides he knew that both Kennedy and Coakley were sore on Woodman up to the day of his death.

"Kennedy probably knows something about this boy broker," he thought. "I must ask him." Then he said, aloud: "Indeed. I suppose your friends have set you up in business?"

"No, sir. I have set myself up."

"You are young to possess sufficient capital to conduct a brokerage office, but I guess you must be pretty smart."

Gerald smiled, but made no reply.

He knew that his visitor was handing him out a bit of jolly.

The curb broker artfully tried to find out just how the boy broker was fixed financially, but he did not succeed.

However, Gerald's non-committal replies left him under the impression that the boy had something of a bank account to draw on.

At any rate, he took his departure believing that Gerald was a good thing to work for what he was worth.

Frankie soon got some work to do, and Drew also secured some for her, so that the merry click of the typewriter now resounded in his office and prevented him, as he laughingly told the girl, from going to sleep.

Gerald went over to the gallery of the Stock Exchange every day to watch how things were going in the market.

He also circulated around among the brokers and kept his ears and eyes well employed.

When he was in his office he diligently studied the market reports and read all the Wall Street news that appeared in the newspapers and financial publications.

In this way he managed to keep well abreast of things in the Street.

On the day following his interview with Creighton, Gerald discovered that Broker Coakley was buying heavily of D. & K.

He also noticed that Kennedy was buying the stock, too.

"I wonder what is up?" the boy broker asked himself.

He made some inquiries among brokers with whom he was acquainted, but could find out nothing about the stock in question.

When he returned to the Exchange Coakley was still at it.

Gerald saw that D. & K. had gone up half a point and was now at 55.

He went back to his office and looked up the recent records of the stock and found that it was selling at 52 a week back.

"I'll bet the Eldridge bunch are trying to corner D. & K. Coakley, I know, is one of their regular brokers. I guess I'll take a chance at this myself, if I can get hold of any of the shares."

He went up to the little bank and left an order for 5,000 shares, or any part of that number, putting up \$27,500.

It took the bank several days before it could get the stock,

and even then Gerald had to give an average price of 56 for the shares.

Two days later the stock was up to 58.

As Gerald was passing the Exchange Kennedy came out and met him face to face.

To the boy's surprise the broker clapped him on the back, said he heard he was in business for himself, and asked him how he was getting on.

As the last time he had had anything to do with Kennedy, which was on the occasion the broker attacked Mr. Woodman in his office, the trader had told Gerald, in no uncertain tones, that he intended to get square with him for his interference in his employer's behalf, the boy broker could not understand this change of front on Kennedy's part.

However, he accepted it for what it appeared to be on the surface, and let the trader do most of the talking.

His attitude was now uncommonly friendly toward Gerald, and the boy suspected that there must be something behind it.

Kennedy said he'd drop up and see him some time, and with that passed on.

"I'll bet he's got some scheme in his mind of which he expects to make me the victim," thought Gerald. "I'll have to keep my eyes skinned. Kennedy isn't the kind of man who forgets an old sore as easily as all that. He'll bear watching."

The next day the excitement began in D. & K., and the price advanced six points before the Exchange closed for the day.

"That's good," chuckled Gerald. "I stand to win \$40,000 on to-day's closing quotation. I guess I'll sell out tomorrow."

D. & K. opened next morning at 64 3-8 and speedily went to 66.

Gerald saw Coakley entering the Exchange.

The boy stopped him.

"Well, what do you want?" asked the broker, sharply.

"I heard you were buying D. & K. shares."

"Who told you so?" snorted the trader, with a frown.

"No matter. I know somebody who is going to throw 5,000 shares on the market right away. If you want them I can get them for you at 67."

"Who's got them?"

"I have."

"You? Nonsense!"

"All right. Have it your way. Maybe you don't know that I'm a regular broker now. There's my card."

He thrust the pasteboard into Coakley's fingers and the trader mechanically looked at it, then he whistled.

"I've got 5,000 shares of D. & K. that are for sale at 67," said Gerald. "You can have them if you want them now, otherwise——"

"Where are the certificates?" asked Coakley, with a frown, for he did not want to buy the stock at that figure, but would be obliged to take them in to prevent them being offered on the open market if what Gerald said was true.

The syndicate had not yet commenced to unload, and it was not to its interest to have any big block of the shares dumped on the open market at that time.

"The Nassau Street Bank holds them. I was just going there to order a sale when I saw you."

"I'll give you 66," said Coakley. "That's the ruling figure."

"No," replied Gerald, "I want 67."

"All right. I'll take them off your hands. I suppose you're holding them on margin."

"No matter how I've been holding them, they're yours now. I'll run up to the bank and leave word with the clerk to 'phone its broker to sell the shares to you at 67."

"All right," said Coakley, going into the Exchange.

Fifteen minutes later he accepted the tender of the shares and the deal was concluded.

Gerald went back to his office to tell Frankie that he had just made \$50,000 odd on his first deal since he started in business for himself.

"Fifty thousand dollars!" exclaimed the girl, stopping at her work. "Why, that is a fortune!"

"Yes, it's a pretty tidy sum in its way, but we brokers consider it a mere bagatelle."

"We brokers!" laughed Frankie. "What did you make the money on?"

"If you want to know all my secrets, Frankie, you'll have to marry me," replied Gerald.

"Oh, aren't you——"

She checked herself, blushed hotly and tried to resume her work.

"Now is your chance to get a husband worth \$80,000. If you wait too long perhaps some other girl will get ahead of you," laughed Gerald.

She made no answer, so he walked over to his own desk and sat down, wondering whether the pretty stenographer would ever consent to become his wife.

CHAPTER IX.

IN WHICH GERALD DEMONSTRATES THAT HE IS AN EASY MARK.

Coakley dropped into Kennedy's office that afternoon.

"Did you ever meet that boy who used to be messenger for the late John Woodman? His name is Drew," he asked Kennedy.

"Did I?" replied the other, with something that sounded like a swear word. "I should think I did!"

Then he told Coakley how Gerald had butted into him one day when he was on his way to Mr. Woodman's office to try and make a satisfactory settlement over a deal with the broker.

Also, how he had interfered when later on he (Kennedy) was trying to force Woodman to let up on him.

"Well," said Coakley, "he claims to be a broker now. There's his card."

"I know all about that. He's got an office in the same building where Creighton is, and on the same floor. Bob and I are figuring on doing him up on some kind of a deal, and getting his money away from him."

"You'd better get on the job, then," said Coakley. "Do you know that I was forced to buy 5,000 shares of D. & K. from him this afternoon to keep him from dumping it on the open market?"

"Five thousand shares of D. & K.!" cried Kennedy, in astonishment. "Why, where could he have gotten them? I thought you had the stock cornered?"

"Not quite. I don't know where he got the shares, but

I suspect he must have got hold of them before the boom. The Nassau Street Bank was holding them for him on margin. It must have cost him about \$30,000 to get in on the deal, and he's probably made anywhere from \$30,000 to \$50,000 out of it. He had the nerve to ask me a point above the market, and seemed to know that I had been buying the stock. I can't imagine how he got his information."

"I guess he's a pretty clever chap in some ways, but he isn't clever enough to keep out of a well-baited trap, I'll bet."

"What kind of a game are you going to put up on him?" asked Coakley, with some interest. "Maybe I can help you. I'd be glad to take the ground from under him in revenge for being obliged to take in those shares. The syndicate is out about \$50,000 through him. I figure that somebody must have backed him in his deal, for I can't imagine how he ever could have gotten \$30,000 together. He was only a messenger up to the death of Woodman."

"We haven't decided yet what kind of a scheme to work on him. The fact is, we don't know how much money he has, though Creighton has an idea he's well fixed. Being a minor, and not a member of the Exchange, he has no real responsibility. Whatever we do we've got to get the cash out of him. We can't take his word like we would that of a regular trader."

"Couldn't you sell him a block of some worthless or cheap mining stock? Creighton could work that with some of his friends on the Curb, I should think. There's been a good deal in the papers lately about the Yankee Doodle mine, of Paradise, Nevada. Reports are current of a rich strike having been made in the mine, but as they are not confirmed there is probably no truth in the statements made by the press. As I have a considerable block of the stock in my safe which I bought for 25 cents a share, the market price at the time—it is now 28 cents—I wired a confidential correspondent in Goldfield for information. I received a letter from him this morning in which he states that as far as he can find out there is no truth at all in the report of the strike. At any rate, it is significant that the shares have not advanced on the Goldfield Exchange. Now, if Creighton could work my block of stock off on Drew for fifty cents a share it would be a good scheme. I'll tell you how you might manage it," and Coakley outlined the idea that was in his head.

Kennedy listened attentively and then declared that it was worth trying.

"I'll talk it up with Creighton," he said, "and we'll see what we can do."

On the following day, about noon, while Gerald was sitting at his desk, there came a knock on the door.

"Come in," said the young broker.

A charming looking young woman in black, with a widow's white frill in her mourning bonnet, entered the office.

"Is Mr. Drew in?" she asked, sweetly.

"I am Mr. Drew, ma'am," replied Gerald. "Will you take a seat?"

The fair visitor accepted the invitation and then the boy asked her in what way he could be of service to her.

"Do you buy mining stock?"

"I am not buying any myself," he replied, "but if you have some for sale I can probably dispose of it for you."

"How long would it take you to do that?"

"That would depend on the stock. If it was in any demand I could no doubt get a purchaser in a short time, otherwise I could not say just when I could sell it. What is the name of your stock?"

"It's the Yankee Doodle Gold Mining Co., of Paradise, Nevada. I have 30,000 shares that my late husband purchased several months before his death. My brother told me this morning that on account of developments in the mine the price was sure to go up if it had not already done so. As I need a considerable sum of money to settle the mortgage on my home, which falls due to-day, I should like to sell this stock, if I could get 50 cents a share for it."

"Wait a moment, ma'am, I'll look up yesterday's Goldfield market report and see what Yankee Doodle is quoted at."

As he was about to do this his telephone bell rang.

"Excuse me a moment, ma'am," said Gerald, putting the receiver to his ear and pulling the mouth-piece toward him. "Hello!" he said.

"Is that you, Creighton?" said a voice over the wire, and then before Gerald could answer that this wasn't Creighton's office, the voice went on. "I've just got a despatch from Goldfield that a strike of enormous value has been made in the Yankee Doodle mine, and that the price of the stock is sure to go up to one dollar a share as soon as the Exchange opens for business. Of course the news will be sent here and every broker who has any of the stock will hold on to it pending further developments. Now, I want you to do the rush act on the Curb, and buy up every share you can find before the facts get out. The last official figures were 28 cents. Get it as low as you can, and as much as you can, even if you have to pay a dollar for it in the end. Good-by," and then the person at the other end of the wire abruptly rang off.

As Gerald hung up the receiver his mind was in a whirl. It looked as if he had accidentally received a tip of great value over the wire.

But the remarkable fact was that the lady who sat at his elbow had 30,000 shares of Yankee Doodle stock for sale.

Here was a chance for him to get the block at a price that would probably be a bargain when the news from Goldfield became circulated about the Street.

Gerald opened one of his drawers and took out the previous day's market report of Goldfield mining stocks.

Looking up Yankee Doodle he saw it listed at 28 cents.

Turning to the lady, he showed her the price and told her he would purchase her stock at that figure, as that was the official market price.

"No," she said, shaking her head, "I couldn't sell it so low. My brother said I ought to get 50 cents a share for the certificates. In fact, he advised me to hold on to it for a few days and see what would happen. If you don't think you can pay me 50 cents a share, or can get that for them, I'll have to take them home."

Gerald considered the matter in the light of what he had just learned through the agency of the 'phone.

He was a bit excited over what he had just heard about a strike of enormous value in the mine.

For more than a month past there had been reports in the daily press and in certain Wall Street journals about expected developments of uncommon richness in the Yankee

Doodle property, and now these reports seemed to have been confirmed by the words that had reached him over the wire.

Gerald was a pretty clever youth, one who was not easily hoodwinked, but there are times in the lives of the smartest people when a combination of circumstances throw them off their guard and make them victims of their own shrewdness.

It was so with the boy broker.

A man of experience in Wall Street would probably not have been induced to do what Gerald did—he bought the 30,000 shares of the widow at 50 cents a share, and paid her cash for them.

Then he placed them in his safe and awaited results.

Half an hour later as he was putting on his hat to go out and hang around the Curb in expectation of seeing the New York mining contingent thrown into a fever of excitement on receipt of the news that Yankee Doodle had suddenly developed into a winner he was surprised to see Tom Silvester rush into the room.

"Gerald," cried Tom, excitedly, "have you bought 30,000 shares of Yankee Doodle mining stock at 50 cents?"

Drew nearly fell back in his chair with surprise.

"How the dickens did you learn that?" he said.

"Then you did buy the shares?"

"I did, but I can't understand how you came to know anything about the transaction. It only occurred half an hour ago, and was a private one between me and a widow named—blamed if I know her name. I forgot to ask it."

"Suffering curbstones! I didn't think you were so easy, Gerald," replied Tom.

"Easy!" exclaimed Gerald. "What do you mean?"

"I mean that you have been swindled."

"Swindled!"

"Yes. Taken in and done for."

"Are you crazy?"

"No, I'm not crazy. A lady, who represented herself as a widow, came to you and offered to sell you 30,000 shares of Yankee Doodle at 50 cents, and the stock is only worth 28 cents a share on the Goldfield market, as you ought to know."

"That's all right, but a rich strike has just been made in the mine, which will send the price way above 50 cents."

"How do you know that?"

"Why I heard it over—"

Gerald stopped with a guilty look, for he did not like to confess that he had taken advantage of a message intended for somebody else.

"Yes, I know," grinned Tom. "You heard it over the telephone."

"How did you know that?"

"Gerald Drew, I think I see your finish in Wall Street. I thought you were as smart as they come, and yet you fall down at the very first trick that's played upon you—a trick that's so transparent that—well, if you weren't my friend, and I take an interest in your success, I'd consider it the greatest joke I've heard in a long time. Why, the men who played it on you are falling all over themselves with glee."

Gerald changed color at those words of his chum.

He was waking up to the fact that something was wrong after all about the Yankee Doodle deal.

Looking at Tom, he said quietly:

"I want an explanation. You say I've been tricked and

swindled in this deal I made with the widow. How have I? Who put up the job, if it is a job, on me?"

"Who? Why, three traders who are out for your scalp. This is only their opening wedge. Just a little flyer to test your shrewdness. Well, they've tested it to their satisfaction. The next scheme they work in your direction will be for your entire pile."

"What are the names of these traders?"

"Richard Coakley, Jack Kennedy and Bob Creighton."

Gerald gasped, sat down and stared hard to Tom Silvester.

CHAPTER X.

GERALD'S DARING RESCUE.

"How did you discover all this, Tom?" asked Gerald at last.

"In the same accidental way that I got onto that tip on S. & W. I was in the Manhattan Cafe a little while ago. While I was there who should come in but the three brokers I have mentioned. The bar was crowded and they had to come down to the far end near the washroom, where I was just coming out. When I saw them together it struck me that if I could hear what they were talking about I might pick up another tip. Well, there is a sporting chart on the wall near the end of the bar, and I went over to it and pretended to be deeply interested in it. They stood within easy earshot of me, and did not pay any attention to my presence. I noticed first that they were laughing to beat the band over something, and punching each other in the ribs. Then between chuckles the whole story I have told you came out. I learned that Creighton sent the woman to you with the shares, which belonged to Coakley. She is not a widow at all, but got herself up in that attire for effect. She was instructed to sell you the shares at 50 cents, if possible, but to come down to 30 if she could not get that figure out of you. In the meantime Kennedy was in his office waiting to get word from Coakley over the 'phone that the lady had reached your office and found you in. As soon as he got the tip he called up your wire and handed you out that rich and juicy lemon about the discovery of a phenomenal strike in Yankee Doodle. You bit at the lemon, bought the 30,000 shares at 50, and the lady took your good money around to Creighton's office. Creighton 'phoned Kennedy that the scheme had succeeded, and Kennedy notified Coakley in the same way. The three arranged to meet at the cafe. While I was there Creighton paid over to Coakley the price of the shares at 28, then divided the balance into three parts, each taking his divvy. Then it was decided that you were so easy that a job to clean you out be put up on you at once. This is what they're going to do: Creighton is to call on you to tell you of a job that he and Kennedy is going to put up on Coakley. He will offer to take you in on the plea that they haven't enough money to work it themselves. He will try to prove to you that it is a dead sure winner—just like finding money. He will ask you to put up \$50,000 or more—for the three believe you are well heeled. Creighton will tell you that he had got a sure pointer that a syndicate has been formed to boom D. & G., which is now going at 42. On the strength of that you will be informed that their purpose is to buy a ten-day option off of Coakley for as much of the stock as the three of you can handle at, say, 45. Inside of

the ten days D. & G. will be above 55, so Creighton will assure you, when the option will be called in, the stock sold at the market, and the profits divided among you."

"Well," said Gerald, greatly interested, "where is the joker?"

"The joker is that Creighton's alleged tip is a fake. Coakley will boom the stock to about 45 to encourage you in the belief that you're going to win, and then he and his friends will sell short on the market, force the price down below 40, hold it there until the option expires, when Coakley will gather in your money and divide with Kennedy and Creighton."

"That's it, eh?"

"Yes, that's the scheme."

"Thanks, Tom, for putting me wise to it. I'll look out for myself. As to this Yankee Doodle matter, I'm out \$7,600 on it, but I can stand it. It will be a lesson for me not to believe everything I hear after this. When I come to look at it now, after the damage has been done, I can see that I acted foolishly in buying that stock at such a ridiculous price simply because of what the supposedly intercepted 'phone message put into my head. Well, I'll be wiser next time, I hope."

"I was rather surprised to learn that you were worth as much as the \$15,000 you gave the woman for the stock," said Tom.

"You thought I was worth only about \$2,000, didn't you?"

"About that."

"Well, I'm worth several times \$15,000, if you want to know. Why, a day or two ago I cleared \$50,000 on a deal in D. & K."

"Oh, come off," replied Tom, incredulously.

"It's a fact, whether you believe me or not. Ask Frankie over there, and she will tell you that it is the truth. But on your life don't whisper a word about my having been just fleeced out of \$7,600. I wouldn't have her know that for a farm."

"I'm not going to ask her whether you made \$50,000 or not. If you say you did I'll take your word for it. All I can say is that you're better off than I supposed you to be. I hope you won't let Coakley and his friends get any more of it away from you."

"Don't worry. If they do me up again they're welcome to what they can get."

Tom said he'd have to get back to the office, as he had already lost more time than he had calculated on, while Gerald went over to the Exchange, feeling several degrees lower in his own estimation than ever before in his life.

After the Exchange closed for the day, having nothing to do, and Frankie's work giving out, they both went up to Central Park to recreate.

At the end of an hour they started from the end of the Mall for the Seventy-second Street entrance on Fifth Avenue.

As they were about to cross the driveway they heard shouting in the near distance, and looking in that direction saw an elegant team of horses, drawing a private carriage, approaching at breakneck speed.

"It's a runaway," cried Gerald. "My gracious!" he added, "there's a lady and a little girl in the carriage. If

it should upset they stand a good chance of being killed or badly injured."

He spoke no more than the truth.

The carriage was swaying from side to side in a precarious way that threatened all sorts of dire results.

Frankie looked on with blanched face and clasped hands, but Gerald was thinking rapidly and figuring up the chances against any one who would try to stop the team in its headlong course.

He was a brave and resolute boy, and the peril that the lady and the child were facing appealed to the chivalric side of his nature.

Fortunately the driveway appeared to be clear of other teams at that moment, or another danger would have been added to the situation.

Finally Gerald made up his mind to make an effort to stop the runaway.

His resolution was fortified by a sudden lurch the carriage made, which almost dumped its occupants out into the road.

Before Frankie understood what he was about to do he dashed out in front of the onrushing team, and began waving his hat and hands.

The high-bred horses paid no attention to him at all, but rushed right down upon him at whirlwind speed.

Gerald delayed a moment too long, or he miscalculated their speed, in getting out of their way, and the result was he was caught by the rush.

With a cry he threw up his hands in an effort to save himself, and in some way his fingers grasped the bridle rein and saved him from going under the legs of the animals.

In a twinkling he was being dragged along by the side of the horses.

With admirable presence of mind he reached out, seized a part of the harness nearest to him and by great muscular effort pulled himself up and threw one of his legs partly over the horse.

Then he wound the bridle rein about his hand and pulled the animal's head around, causing the bit to lacerate its mouth.

The horse lost its speed, and thus interfered with its mate.

Gerald held on for all he was worth, and soon became aware that the team was gradually losing headway.

After going a quarter of a mile from the spot where Frankie Foster stood looking after them in terrified suspense, the panting horses came to a stop and Gerald let go his hold and dropped to the ground.

Springing in front of them he seized the bridle of the uninjured animal and began to soothe and talk to both of them.

While he was thus engaged the lady sprang out of the carriage and called on her little daughter to jump, catching her in her arms.

Then she came forward, leading the girl, to where Gerald stood.

"You are a brave lad," she said to the young broker. "You have saved our lives, and it is impossible for me to find words adequate to thank you for imperilling your own life in our behalf. But you shall not go unrewarded for such a service. If it took every dollar I own to repay you I would willing give them to you."

"I beg your pardon, madam. I could not accept a cent for such a service as it has been my good fortune to render you. I would not think of risking my life for money. What I did was to try and save you both from the terrible danger that threatened you. Having done so I am satisfied, and I hope you will let it go at that."

"But I cannot let you off in that way," insisted the lady, earnestly. "Surely I can do something for you. I am wealthy, and I should not be satisfied unless you permitted me to show my gratitude in some substantial way."

"I don't need money, madam. There is nothing that you can do for me that I can see. Your thanks are all that are necessary, for I am not injured in any way. If I can be of further service to you in this emergency, command me."

"At least you will permit me to be your friend," she replied, seeing that the boy was resolute in his refusal of accepting any financial favor. "I may be able to be of great service to you some time, and would welcome such an opportunity with all my heart."

"I will accept your friendship, madam, in the spirit you offer it. There is no reason why I should refuse to accept it."

"May I ask your name, my brave preserver?"

"Certainly. My name is Gerald Drew."

"And my name is Mrs. George Stanchfield, of —— Fifth Avenue."

She drew a card-case from her pocket, handed Gerald one of her cards, and was about to write his name on the back of another, when he offered her one of his own business cards.

"Is it possible that you are a stock broker?" she said, after glancing at it, with a smile.

"Yes, madam. That is my business."

The lady seemed pleased with the information.

Then, as several men came running up, she asked Gerald if he thought, now that the horses appeared to have recovered from their fright, he could drive them back the way they had come till she found out whether her coachman, who had been thrown off his seat, was in a condition to resume charge of the team.

Gerald said he would be glad to do so, and, leaving the animals to themselves, assisted Mrs. Stanchfield and her daughter into the carriage.

Mounting the front seat, he took the reins, turned the horses around and started back.

They had gone but a short distance when Gerald saw Frankie hastening toward them.

He reined in the team, and, turning toward Mrs. Stanchfield, told her that the young lady in the roadway was his companion, and asked her if she had any objection to taking her up.

"Why, certainly not," replied the lady. "Let her get in the carriage by all means."

So Gerald got down and told Frankie that she would have to take a short ride.

"Mrs. Stanchfield, this is Miss Foster," said the young broker, as he helped the girl into the carriage.

The lady welcomed Frankie warmly, and started to tell her what a brave and splendid young man her escort was, and much more to the same effect, as Gerald drove the team

at an easy gait back to the spot where a crowd was gathered about the coachman.

When he brought the carriage to a stop there, a policeman came forward and told Mrs. Stanchfield that her coachman had suffered a fracture of two of his ribs, as well as a broken leg, and would have to be carried to a hospital as soon as the ambulance arrived, which had been sent for.

The lady was very sorry to hear this news.

She handed the officer her card, and said that the man must receive every care and attention at her expense.

The policeman then wanted to know how the runaway had been stopped, whereupon Mrs. Stanchfield gave the officer such a glowing account of Gerald's bravery and presence of mind that the young broker could not help blushing.

The officer took down Gerald's name and address, and then the carriage was permitted to proceed, the boy driving the team, at the lady's request, to a private stable not far from her elegant home.

Gerald and Frankie accompanied the lady and her daughter as far as the front stoop of the Fifth Avenue house, politely refused a pressing invitation to enter, and, after accepting an invitation to call soon, started for a Madison Avenue uptown car.

CHAPTER XI.

GERALD IS PROVIDED WITH THE SINEWS OF WAR.

"You frightened me nearly to death, Gerald," said Frankie, almost tearfully, as they walked down the side street toward Madison Avenue. "I thought you surely would be killed."

"Did you, Frankie?" replied Gerald. "Would you miss me much if I had been suddenly wiped off the earth?"

"Now, don't talk that way, Gerald. You know I wouldn't have anything happen to you for the world."

"Well, I'm glad to find that you take a little interest in me. I was beginning to think that I wasn't in it with you."

"What nonsense!" she replied, with a blush. "Haven't you been awfully good to me in taking me into your office and helping me to get established as a public stenographer? Do you think I am not grateful to you for all that?"

"Who said anything about you not being grateful? You are not under such great obligations to me. Don't you look after my office when I'm out? Don't you do whatever typewriting I want for nothing? Isn't all that something in return for the small favor I have done you?"

"It isn't a small favor, but a great big one you've done me, and I won't allow you to make little of it, Gerald. Mother says you are a fine boy, and she likes you ever so much."

"Does she? That's good. I like to have a girl's mother on my side, then when the time comes, if it ever does, that I want to marry her daughter, she'll——"

"Don't be ridiculous!" said Frankie, turning her rosy face away.

"That's right. Keep it up. Haven't you got any other pet word to apply to me when I open my mouth on a certain subject? And yet you say you wouldn't have anything happen to me for the world. You raise a fellow to the seventh heaven of joy one moment and then douse him with cold water the next."

"Don't be foolish, Gerald," said Frankie, softly.

"Thanks. Any more? Pray don't consider my feelings."

"Now, Gerald, you know——"

"I don't know anything more than I see and hear. In fact, I have strong doubts about what I hear since this morning. When a fellow gets a large and beautiful lemon thrown at him, and he grabs at it as if it was a hot-house peach, why, his confidence in himself is likely to be a bit shattered."

"What are you talking about?"

"Nothing much. Just conversing with myself, that's all."

"Are you angry with me?" she asked, laying her hand on his arm and looking at him in a way that made his heart give a jump.

"Angry with you? Why, of course not! I couldn't be angry with you to save my life."

"But you talk so funny to me."

"Well, when a fellow is in—that is, when he's dead gone on—what I mean is—here comes our car."

He helped Frankie on to the platform and when they took their seats inside the conversation changed to a different topic.

On the second day following, soon after Gerald had got back to his office from the Exchange, there came a tap on the door, and when the young broker said "Come in," he was surprised to see Mrs. Stanchfield enter.

He sprang to his feet and expressed the pleasure he felt in meeting her again.

Mrs. Stanchfield smiled, offered him her hand and, after bowing to Frankie, whose presence she regarded with some surprise, as Gerald had not mentioned to her that the girl was his typewriter, she took the seat beside the boy's desk.

"I thought I'd pay you a visit, Mr. Drew," she said. "To say the truth, I am so grateful to you for the service you rendered my little daughter and myself the day before yesterday that I couldn't rest until I saw you again to renew my thanks and to see if I cannot be of some service to you."

"I am very much obliged to you for suggesting such a thing, Mrs. Stanchfield, but at present I don't see any way that you could assist me. If you could——"

At that moment the door opened and Broker Creighton appeared.

Seeing that Gerald was engaged with a lady, he said:

"I beg your pardon. I will call again," and immediately withdrew.

His appearance, however, put something into the boy's head.

He thought he could guess the object of the broker's visit, and had already made up his mind what answer to give Creighton when he came to inveigle him into the trap that Tom had told him was soon to be sprung on him.

Now, however, a new idea entered his head.

The wealthy Mrs. Stanchfield, widow of a steel magnate, worth a dozen or more millions in her own right, according to the newspapers, was very anxious to be of service to him in order to show her gratitude for his having saved the lives of herself and her little daughter.

What if he should ask her to assist him in downing the three brokers who were conspiring to drive him out of business?

It might take a barrel of money to do this, but with her great wealth to call on, success was almost certain if he

worked the cards right, and he could make a million for her maybe out of the deal.

"Mrs. Stanchfield," he said, resuming the interrupted conversation, "it has just occurred to me that there is a way you could do me a favor."

"I am glad to hear it," she said, beamingly.

"I'm afraid, however, it is too big a favor to expect of you," he said, in a hesitating way.

"It cannot be too big, Mr. Drew, even if it involved half, or more, of my fortune. But, pray tell me how I can serve you."

"Well, Mrs. Stanchfield, there are three brokers, one of whom appeared at my door just now and retreated when he saw I was engaged, who are out for my scalp—that is, they wish to get the little capital I possess away from me, because they think I am fair game for them owing to lack of experience in the business."

"I should think that was a contemptible thing for men to do."

"Everything is regarded as fair in Wall Street. There is more trickery going on here every day in the week than you have even a faint idea of. Well, I have learned from a reliable source that these three brokers are about to set a trap for me. As I have also been informed just what this trap is, of course it is easy for me to avoid being caught."

"I should think so," replied the widow.

"Now, if I fail to step into this trap they will only set another for me, the particulars of which I am not likely to be informed about, as I have been of this one. Therefore, it would be a great thing for me if I could stop them now once and for all."

"Do you see any way of doing this?" said Mrs. Stanchfield.

"I do, if I had money enough to turn the trick. I would pretend to fall into the trap, and then I would turn around and beat them at their own game. It would take the temporary use of a million, perhaps two, to corner the stock that they have selected, but as I know exactly what their plans are, I would be sure to win."

"My dear Mr. Drew, you shall have all the money necessary to carry your plan out. My private fortune consists of various securities, largely preferred steel, whose market value to-day is easily \$15,000,000. I will raise one, yes two millions, if necessary on them to see you through, provided I run no risk of losing my money."

"Do you mean that, Mrs. Stanchfield?" cried Gerald, excitedly.

"I do. I give you my word."

"I cannot sufficiently thank you for this proof of your friendship. Believe me, I am very grateful to you. There is bound to be a profit of half a million in this deal, if not more. It shall be yours in return for your financial assistance. I shall be abundantly satisfied in turning the tables on these three men."

"No, Mr. Drew, I will not accept a cent of profit. That you must keep yourself."

"But, Mrs. Stanchfield, it will be through the use of your money that the profit will come, therefore I must insist that you will take it, for it will rightly belong to you."

"Admitting all that," she replied, "will you not accept it as a present given you by me in grateful appreciation of your priceless service in Central Park?"

"Perhaps we had better defer the consideration of the question of profits until after the deal has been carried through, on the principle that we ought not to count our chickens before they're hatched."

"Very well. When will you want the money?"

"May I ask where do you bank?"

"At the First National."

"Thank you. I shall not want to handle a cent. I will want you to instruct the cashier to accept and pay for every share of D. & G. stock delivered C. O. D. at the bank. The ruling price at present is 42. I may have to buy 50,000 shares. That will cost a little over \$2,000,000. To make things perfectly safe it would be well to have a fund of \$2,500,000 to call on. Can you arrange to let me have the use of that amount for two weeks? It will be returned to your bank as soon as I begin to let the stock out on the market after I have caught the three brokers in my net."

"Certainly. I will go to the bank at once, and deposit \$5,000,000 in preferred steel as security for a loan of \$3,000,000 cash, which will be at your service as long as you may require it," said Mrs. Stanchfield, rising. "Just show me how I am secured."

Gerald accompanied her to the door and bade her good-afternoon.

"Glory hallelujah!" shouted the boy, coming over to Frankie.

"Why, Gerald, how excited you are!" said the girl. "What's the matter?"

"Excited! I should say I am. Do you know that by tomorrow I shall have the use of \$3,000,000?"

"Three million!"

"Yes. Mrs. Stanchfield is going to place that amount at my service for a couple of weeks, or as long as I may require it. She can easily do it, for she's worth \$15,000,000 by her own account."

"Why, what are you going to do with so much money?" asked Frankie, in surprise.

"What am I going to do with it? I'm going to use it against three of the meanest brokers in New York City. These men are about to set a trap to do me up. I'm going to step into the trap, and then—the three millions will get busy. If the brokers do as they have planned to do they will be the sickest trio in Wall Street this time two weeks hence."

At that moment the door opened and Broker Creighton entered the room.

CHAPTER XII.

THE SPIDER AND THE FOXY FLY.

"Good-afternoon, Mr. Creighton," said Gerald, with assumed cordiality. "Take a seat. What can I do for you?"

"Well, I've got a proposition to lay before you, Drew," said the broker, with an air of extreme friendliness, "provided you have the money to go into it. As a necessary preliminary may I ask if you have as much as \$50,000 that you could put up on a deal that's a dead sure winner?"

"I have, Mr. Creighton," replied Gerald, "but let me remark that dead sure winners are mighty scarce things in Wall Street unless one has a few millions to back them up with."

"I grant you that, Drew, but Kennedy and I have one, just the same."

"What is this sure thing you refer to?" asked the young broker.

"A combination of capitalists has been formed to boom a certain stock, the name of which I will let you in on after you have come in with Kennedy and me. The stock is now ruling around 42. In less than ten days it will be up to 60. I know that for a positive fact, for I am familiar with the men who comprise the pool and their methods, which are invariably successful. They have made millions at the game, and will make millions more."

"You propose that you, Mr. Kennedy and myself make a pool ourselves, buy this stock at the early stage of the game, and after holding it for the rise, sell out at a profit and divide up. Is that it?"

"Not exactly. If that only was our plan it would scarcely be necessary to invite you to go in with us, except as a special mark of our friendship. No, we have another object in view, though the result will be the same, and the reason we are asking you to participate is because we need at least \$50,000 more than we can raise to work the scheme to the best advantage. As a matter of fact, we intend to turn a trick on a certain broker who has done Kennedy and me dirt, while at the same time we intend to feather our nests, and yours as well."

"Who is this broker you refer to?"

"I have your word that whatever I say to you is understood to be in strict confidence?"

"Certainly."

"Then the man's name is Richard Coakley."

"What is your plan?"

"Our plan is to purchase from him a ten-day option on as many shares of the stock in question as we can handle. He will want probably a three-point advance on the market price, but we can afford to give that with our positive knowledge of the rise that is about to take place. Coakley is, of course, ignorant that a pool has been formed to boost the price of the stock, otherwise it would be useless to try and get him to sell us the option we want."

"I see," replied Gerald. "How much deposit do you suppose you'll have to put up to secure the option?"

"About ten per cent. on the current value of the shares. At the present price on the market that would be \$4,200 on each thousand shares."

"How many shares do you expect to buy?"

"Five thousand. That will take about \$250,000. Kennedy and myself will put up \$100,000 each, and we look to you for the other \$50,000."

Gerald almost smiled, for he had heard more than once that Creighton seldom had as much as \$20,000 at any one time to his credit in bank, and he hardly believed that Kennedy was worth anything like \$100,000.

However, he made no remark, and Creighton went on.

"Now, I've outlined the whole scheme, which is a dead open-and-shut game for us. Are you with us?"

"I rather like the idea, but I'll have to give it some consideration before I commit myself," said Gerald, who did not want to make any move until he knew that the \$3,000,000 promised to him was ready for him to use.

"How long do you want?" asked Creighton. "This matter can't be delayed, as the stock may start to rise almost

at any hour now. We must get in on the ground floor so that all the cream will come to us."

"Call to-morrow noon and I will let you know my answer. As things look to me now, I think I will go in with you."

"All right," answered Creighton, rising, with a satisfied expression. "I will be here promptly at noon to-morrow. As soon as you turn over your money I will let you know the name of the stock and any other particulars that you are entitled to."

With those words the broker said good-by and left the office.

Ten minutes later he and Kennedy were talking to Coakley in the latter's office and completing the details of the trap they were now hopeful of being able to spring on Gerald Drew.

While they were thus engaged, Gerald himself was employed in figuring out the possibilities of the trap he intended to spring principally on Coakley.

He ascertained that 100,000 shares of D. & G. stock had been issued, of which 51,000 shares were held by the members of the Board of Directors and their friends.

That left 49,000 shares to be reckoned with.

At least a fifth of these shares, if not more, might be considered as out of the market, being held by various individuals or institutions as a permanent investment, for the stock paid a quarterly dividend of three-quarters of one per cent.

Altogether, Gerald decided that he would hardly have to buy more than 35,000 shares, if he could get them, in order to corner the visible supply.

That would cost \$1,500,000, which would leave him with a similar amount subject to his call in the First National Bank.

"I don't believe Coakley has a share of the stock in his possession, nor does he intend to buy any, except possibly at first for the purpose of giving D. & G. a slight temporary boost for my benefit. He will begin to sell short, with Kennedy's help, and possibly Creighton's, toward the end of the ten days. He will force the price down to 40, say, hold it there till the option expires, thus wiping out my money, which no doubt will only be put up in theory. Then the three rascals will divide the \$50,000, and Coakley will proceed to buy in enough stock to cover his short sales, that is, if he can find the stock which it is my purpose to have cornered before that time. My plan of campaign will be to support the stock when Coakley begins to sell short, and compel him to sell as much as he has the nerve to do. I will have brokers on hand to take all he offers. The fun will begin when he tries to cover. If my plans don't miscarry he'll have a sweet time trying to find the shares. Then what will he do? He'll simply have to call on me and settle, and I won't do a thing to him. I'll show him up in a way that should make him thoroughly ashamed of himself, if he's got any shame in him. And I guess Creighton and Kennedy will come in for a dose of the same medicine."

Soon after ten o'clock next morning Gerald called on the cashier of the First National Bank and was told that Mrs. Stanchfield had arranged for the purchase of D. & G. shares to the amount of three million or less.

Everything being now favorable for the carrying out of his plans, Gerald called on several well-known brokers and

made arrangements with them to get on the job as soon as he gave the word.

Then he returned to his office, after stopping in at his safe deposit vaults and taking out \$50,000 in bills.

Broker Creighton appeared promptly at noon, and after a short talk Gerald said he was prepared to go into the deal to the extent of his pile, provided he was accorded the privilege of holding the option when it was secured.

To that proposal Creighton agreed.

Gerald then produced the \$50,000, and as soon as Creighton had counted it with a barely concealed satisfaction, he told the boy broker that the stock about to be boomed by the syndicate was D. & G.

Gerald got him to sign a receipt for the money which stated the purpose for which it was to be employed, and then the designing broker took his departure and repaired at once to Kennedy's office.

The pair then went over to see Coakley, and the three held a congratulatory seance on the success of their scheme.

"He's so easy that it seems a shame to take his money," laughed Coakley.

"Easy!" ejaculated Creighton. "Why, he's the biggest lobster that Wall Street has ever seen. If he had a hundred thousand more I could get it out of him as easy as rolling off a log. I wish I knew where to meet a few more like him."

"Oh, the crop is large enough if you could only locate them," was Kennedy's comment.

Then the three adjourned to the nearest cafe.

CHAPTER XIII.

THE CORNER IN D. & G.

As soon as Creighton left his office with the \$50,000, Gerald called on one of his brokers and gave him orders to buy up on the quiet every share of D. & G. he could get, directing him to have his purchases delivered C. O. D. at the First National Bank.

Late that afternoon he received word from the broker that 12,000 shares had been secured and paid for by the bank.

Gerald was reading the message when Creighton came in, in great glee, apparently, and handed him the option on 5,000 shares of the stock, signed by Coakley.

"I had to give him 46," said the wily trader. "He wanted 47 at first, but we compromised at the figure in the option. Kennedy and I have got him now where the shoe will soon pinch," he added, rubbing his hands together, "and you will come in on one-fifth of the profits."

Gerald grinned as he folded the option and placed it in his safe.

He guessed the shoe would pinch all right when the time came.

Creighton dropped in every day with encouraging reports about D. & G.

"I don't see that anything is doing in the stock on the market yet," the boy said to Creighton, when he called Saturday morning, after the option had run four days.

"Don't worry," replied the broker, in an off-hand way. "The syndicate brokers have been holding off a bit because they couldn't get all the stock they wanted to pick up on

the outside at 42. You'll see something doing on Monday or Tuesday at the furthest."

"All right," replied Gerald, in a satisfied tone.

After Creighton left the boy got word from his broker that 28,000 shares of the stock had been bought and taken in by the bank.

On Monday afternoon D. & G. advanced to 44, closing at that figure.

Creighton dropped in on Gerald to call his attention to the fact that the boom had commenced.

The boy said that he was glad to see it.

"It is time the stock got a gait on," he said, "for six days of the option has expired."

Next morning D. & G. went to 45, and hovered around that figure all day.

On the following day Creighton and Kennedy engineered some wash sales and secured a quotation of 47, but a bona fide sale later on was put through at 45.

Thursday was the ninth day of the option, and then Coakley got busy.

He went on the floor and began offering D. & G. at 44, 43 7-8, and so on down to 40.

Gerald's brokers were on hand and they took in all he offered.

As soon as he stopped, having accomplished his object of knocking the price to 40, other brokers in the boy's interest began bidding the stock up again, and it was soon roosting at 45.

Coakley was rather discomfited by this unexpected state of things, as he had sold over 10,000 shares below 44.

He stood to lose heavily unless he could beat the price down again.

So he and Kennedy got busy and began offering hundreds of shares at lowering figures, and down went D. & G. to 40 again, at which figure it closed for the day, much to Coakley's relief.

Between him and Kennedy, they had sold 16,000 shares of the stock which they did not possess, but relied on buying in later on.

The option expired on the next day at three o'clock, and all Coakley had to do was to see that the stock closed that day at 40 or 41, preferably lower, if possible.

By this time Gerald had secured control of 32,000 shares, about all there was in sight, and he held Coakley's engagements to deliver 16,000 shares at prices varying from 44 to 40, but mostly around 41.

Gerald's brokers were still skirmishing for additional shares.

Soon after the Exchange opened Gerald assumed the aggressive once more, his brokers, under his directions, bidding for the stock that was now so scarce that they had no difficulty in boosting the price.

The whole Exchange now began to take an interest in the proceedings and watched results with eager interest.

Coakley was dumfounded as the excitement grew and the price mounted an eighth and a half at a time.

When it reached 45 he saw that it was becoming a matter of life or death with him in a financial sense.

So he rallied all his friends to the rescue and a bear movement was inaugurated that at first knocked the legs from under D. & G., and it sank rapidly to 41, amid fierce excitement on the floor.

Gerald, however, sent his brokers into the fight with orders to take all offerings, and the moment the enemy weakened to bid the price up.

The boy watched the fight from the gallery, and communicated with his brokers by means of a set of signals.

Coakley and his friends disposed of 10,000 more shares, and when they saw how eagerly they were taken in, they began to get alarmed.

At one o'clock Coakley threw up the sponge and he and his crowd started in to cover their 28,000 shares of short sales.

Then, as Gerald's brokers had everything their own way, and the price rapidly went to 50, Coakley discovered to his consternation that he could not buy the stock at any price.

There was simply none to be got on the floor.

He bid 51 and 52 and finally 53, but with no result.

Then he realized that the stock had been cornered by somebody, and every broker on the Exchange guessed the same, while the excitement climbed up to fever pitch and the price of D. & G. went up to 60.

But an hour before it reached that figure Coakley and his crowd were frantically chasing from office to office outside trying to find the stock to cover their short sales.

The afternoon editions teemed with accounts of the corner in D. & G., and lots of speculators hurried down to the Street, where the market was rising in sympathy with the principal attraction.

As three o'clock approached the riot on the floor increased every moment, while Gerald, who knew he was responsible for the situation, gazed down with a feverish excitement that showed itself in his blazing eyes and quickened breath.

At length the chairman's gavel fell and business was over for the day.

Gerald had a hurried conference with his different brokers, and he soon knew that the game had been won—that Coakley, the crack trader of the Eldridge clique, was largely in his power.

Before going to his office he sent word to Coakley by messenger that he was prepared to take up the 5000-share option on behalf of himself and his partners in the transaction—Kennedy and Creighton, and would expect Coakley to bring the stock to his office on the following morning at ten o'clock.

He also notified both Kennedy and Creighton, by messengers also, to be present in his office at the same hour to participate in the settlement.

"Frankie," said the young broker, when he reached his office, "there has been the dickens to pay in the Exchange to-day."

He had already hinted to her that he was in the biggest kind of a deal with the three millions placed at his disposal by Mrs. Stanchfield, and she knew he was trying to get square with a trio of brokers whose names he had not disclosed to her.

"Ten days ago this deal of mine was started and to-day it reached its climax," he continued. "I have won, Frankie—I have actually cornered the market in D. & G."

"I am so glad," she replied earnestly, while her eyes glistened with pleasure.

"And I'm so glad that—that I can't help—kissing you."

And he did it.

"There's only one thing in all this world that would

make me happier than I am now, and you know what that is. Do you care for me enough to be my wife after a little while? Answer me, Frankie. I must know now—yes or no. If you don't see that I love you dearer than any one in the world, and have loved you for a long time, you are blinder than I take you to be. Don't you know I do?"

For a moment she was silent, then she answered "Yes."

"And you love me just the same, don't you?"

"Yes."

"And you will marry me by and by?"

"Yes."

"That is all I want to know," he cried, catching her in his arms, and kissing her a dozen times. "This is the happiest day of my life!"

"And mine, too," she said, softly and shyly, as she put her arms around his neck.

CHAPTER XIV.

THE BOY WHO TRICKED THE TRADERS.

The door of Gerald's office opened at that moment and Tom Silvester came bustling in.

Then he saw the situation and started to leave double quick.

"Hold on, Tom, don't go," said Gerald, releasing Frankie, who took her seat in considerable confusion. "Come here, you villain, and congratulate me—and Frankie."

"Sure," grinned Tom, advancing. "Excuse me for butting in, but you ought to have had the door locked."

"Oh, we don't mind you, old man. You're one of the family, as it were."

"As it were is good," responded Tom. "So you and Miss Foster have discovered that you are each other's affinity, eh? Well, I congratulate you on the discovery. I'm still hunting for mine."

"You'll find her some day, all right, don't you worry," laughed Gerald.

"I'm not worrying over the matter. Say, there's been the dickens of a time at the Exchange to-day. They say some syndicate has cornered D. & G. The papers are full of it. I suppose you've been over there and know all about it."

"Oh, yes; I know all about it. D. & G. has been cornered without a doubt."

"Too bad you wasn't in on it."

"How do you know but I am?"

"I wouldn't be surprised if you are in it. You have the most extraordinary luck of any fellow I know."

"Yes, I have pretty good luck. Any fellow might be called lucky to capture such a girl as Frankie here," and he looked lovingly at the stenographer.

Frankie laughed happily, and blushed in spite of herself.

"By the way, Gerald, when did you say your folks were going to move into the house you gave your mother the money to buy?"

"Next week."

"As it's away up in the Bronx, you ought to get a bulldog for protection."

"I've already bought one."

"Have you? You never told me."

"Yes, I've owned one for a month. His name is Doctor. He's a peach."

"Where have you been keeping him?"

"A friend of mine has him in Brooklyn. He's going to fetch him over here to-morrow morning, as he can't keep him any longer. I'm going to take him up to-morrow and leave him at a store near our flat until we move. When you come in to-morrow afternoon I'll show him to you."

"How are you going to keep him here all day?"

"I'll let him stay in that closet. He can stand it a few hours."

"He might get out and gobble up Miss Foster."

"I'm willing to take that risk," laughed Gerald. "Well, Frankie, I guess you've done enough work for to-day. Put on your things and come uptown with us. It's going on to four o'clock."

So Frankie got ready and the trio left the office.

Next morning the dog came, and Gerald confined him in the closet until he was ready to take him uptown.

Ten o'clock also came and Coakley did not appear.

Neither did Kennedy nor Creighton.

A messenger, however, arrived with a note from Coakley, asking Gerald to bring the option to his office, where he would find Kennedy and Creighton waiting for him.

Gerald returned a reply that he declined going to Coakley's office—that Mr. Coakley must come to his office and bring Kennedy and Creighton with him.

"Frankie," said the boy, "I expect the three brokers I've caught to call here presently. As the interview is not likely to be a pleasant one, I think you had better take a vacation until after lunch. You might go down to Battery Park and look at the boats. Sorry to have to send you off, sweetheart, but there are times when a lady's presence is embarrassing, and this is one of them."

So Frankie put on her things and departed.

In about twenty minutes the door opened and in walked Coakley, Kennedy and Creighton.

"Good-morning, gentlemen," said the boy, politely. "Pray be seated."

"What's your reason for not coming to my office?" demanded Coakley, in an aggressive tone.

"Because I preferred to have you come here," replied Gerald, coolly.

"Well, I admire your nerve," snarled the trader.

"Mr. Creighton," said Gerald, turning to that gentleman—rascal would be a better term—"as you didn't turn up here yesterday afternoon to attend to the settlement of our option I took the liberty of notifying Mr. Coakley myself. Fearing that you might not have the money handy I also took the liberty of providing it myself. Now, Mr. Coakley, we'll settle this option, if you please. You have engaged to deliver 5,000 shares of D. & G. ten days from date at 46. The amount is \$220,000, from which is to be deducted our deposit of \$21,000, or ten per cent. of the current value of the shares on the day you gave the option. That leaves a balance of \$199,000 in your favor. Here is a certified check drawn on the First National Bank for that amount in your name. I will take the shares."

"I don't recognize you in this matter, you young whippersnapper," roared Coakley in a furious rage. "I gave that option to Creighton, and I'll settle with Creighton, and him only, do you understand?"

"Don't lose your temper, Mr. Coakley. If you prefer to settle with Mr. Creighton settle with him here, and the thing is done."

"I'll settle with him at my own office, do you hear?"

"I hear, sir. However, as I am an interested party in this transaction I prefer to have you settle the deal in my office. There is no reason why you shouldn't, since the four of us concerned are present."

"I think this matter can be arranged all right," interposed Creighton. "Let Coakley have the option, Drew, and he will give you his check for your share in the transaction."

"What do you consider my share, Mr. Creighton?"

"The \$50,000 you put into the deal and one-fifth of the profits."

"How do you figure the profits?"

"The profits are the difference between 46 and 60, which D. & G. closed at yesterday. On 1,000 shares you are entitled to \$14,000. Mr. Coakley will therefore give you his check for \$64,000 in settlement of your share in the option."

"No, sir. I prefer to have the stock. If Mr. Coakley will hand me 1,000 shares of D. & G. and his certified check for \$50,000 I will draw out."

"But why not accept the value of the stock, Drew?" said Creighton.

"Because I value D. & G. at more than 60. Look at the tape and you will find the stock is higher this morning."

The three brokers looked at one another.

"Gentlemen," said Gerald, as the three men seemed undecided what to do, "it is time this farce-comedy was brought to an end. I want you to understand right here that I have been aware from the very first of the trap you three set to catch my little capital. That option was simply a contemptible scheme to rob me."

"What's that!" roared Coakley, springing to his feet, while his associates looked aghast.

"Don't get excited, Mr. Coakley. Sit down," said Gerald, sternly. "You set this trap for me——"

"You're a liar!" shouted the broker. "I'll——"

"You'll do nothing at all, Mr. Coakley," replied the boy calmly. "Put down your fist. Remember, I've got the three of you where the hair is short. If I told this story to the newspapers, and submitted an affidavit to the chairman of the Exchange, you'd find it hard to clear yourselves."

"Why, you infernal little sea cook, you haven't a bit of proof——"

"I beg your pardon. That's where you are wrong. I have a witness. How else could I have learned the particulars of your scheme?"

"If you knew that this option was a plant," said Coakley, at length, "why did you go into it?"

"I had my reasons."

"How could it be a plant?" spoke up Creighton. "Hasn't things turned out just as I said they would? Have you been swindled when I have offered to return the money you invested together with \$14,000 profit? That looks like a swindle, doesn't it?"

"It is not your fault that the transaction has turned out the way it did."

"Nonsense! I told you a syndicate was about to boom the stock, and the shares have been boomed. I told you the price would go to 60, and it has."

"What you told me was a deliberate lie, Mr. Creighton. D. & G. was not boomed by a syndicate."

"Indeed," sneered the broker, "then perhaps you know who did boom it?"

"I do. I know all about it."

"We should be glad to know, if you will tell us."

"You will learn that in good time," replied Gerald. "What I want now is the return of my \$50,000, together with 1,000 shares of D. & G. stock, representing my profit. If Mr. Coakley will give me his check and the stock I'll drop the matter altogether, and that will be the end of it; otherwise—"

"I agree," said Coakley, in a choked voice, "only I haven't the stock. How much will you accept in lieu of the shares?"

"I'll take 65."

"I'll give it to you."

The broker drew his checkbook from his pocket, and with a stylographic pen wrote a check to Gerald's order for \$69,000.

"There is your money," he said, "hand me the option." Gerald did so.

"I think that settles our business here," said Coakley, looking at his associates. "You have won the trick, young man, but the swing of the pendulum may knock you off your perch."

Creighton and Kennedy rose to leave with Coakley.

"I beg your pardon, gentlemen," said Gerald. "But you have only settled a small part of your business."

"What do you mean?" snorted Coakley.

"I mean that I hold sundry memorandums, signed principally by you, Mr. Coakley, on the floor of the Exchange, by which I am entitled to receive 28,000 shares of D. & G. stock. I should like to know whether you gentlemen propose to keep your engagements."

"You hold my memorandums for—come, young man, what joke is this you are trying to work off on me?"

"No joke at all, Mr. Coakley. Do you recognize your handwriting?" and the boy exhibited a handful of the broker's paper.

Coakley and Kennedy were dumfounded.

"What in thunder does this mean?" demanded Coakley, hoarsely.

"It means that I am the master of the situation," replied the young broker. "It means that I have cornered the visible supply of D. & G., and that it is impossible for you to get the stock to settle with. It means that I am in the position to name the figure that will let you out of a bad box. It means, in fact, that in laying a snare for me you have caught yourselves. Now, Mr. Coakley, you have got to pay dearly for that little swindle of Yankee Doodle mining shares you worked off on me. You and your friends have sold me, through my brokers, 28,000 shares of D. & G. you did not possess. I am ready to pay for them at the price you asked. I have figured up the amount due for them. It is \$1,176,000. Here is a certified check for that amount drawn to your order. I demand the stock, or in default of it the value at 65—\$1,820,000—less, of course, the face value of this check. In other words, I will settle with you for \$644,000 cash."

For a moment Coakley and his two companions stood

transfixed with amazement and consternation, then Kennedy suddenly drew a revolver.

"Hand over those memorandums, Gerald Drew, or by Heaven I'll kill you!" he cried.

Gerald sprang forward and pulled the closet door open.

A good-sized dog, that looked full of business, dashed out into the room.

The astonished and discomfited rascals began a rapid retreat.

"Sic 'em, Doc!" cried the boy.

The animal flew at Kennedy.

The broker dropped his weapon and fled for his life, with the others at his heels.

Gerald called the dog back and closed the door after his visitors.

Then he sat down and laughed heartily, after which he put on his hat, went out and collected Coakley's check.

Millionaire Eldridge came to Coakley's financial assistance, for the broker was a valuable ally of his, and that enabled him to settle his share (something over half a million) with Gerald.

Kennedy had to sell his seat in the Exchange to square up his share (\$98,000).

Creighton was driven out of the Street because he couldn't make good his share.

Gerald ordered the 35,000 shares of D. & G. he had accumulated to be sold by degrees so as not to disturb the market, and he received from 65 down to 50 for the stock.

His average profit amounted to \$15 a share, or \$525,000, to which was added \$625,000 that he received out of the \$644,000 due him from Coakley, Kennedy and Creighton, making \$1,150,000.

The \$19,000 he made off the option just about paid commissions and other charges.

Mrs. Stanchfield refused to accept a cent of his profits, and would not even allow him to pay the short time interest on the borrowed \$3,000,000.

Thus, inside of two weeks, Gerald Drew became a millionaire, with \$200,000 to boot.

Of course his coup was soon known throughout Wall Street, and created a sensation, and naturally found its way into the papers.

For a long time Gerald was the most celebrated character in the Street, and business came his way in shoals, compelling him to get a large suite of offices and a force of clerks, among whom he numbered Tom Sylvester.

On his twentieth birthday he married Frankie Foster, the girl whose promise he won the day he succeeded in Tricking the Traders.

THE END.

Read "JACK MERRY'S GRIT; OR MAKING A NAME FOR HIMSELF," which will be the next number (111) of "Fame and Fortune Weekly."

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Fame and Fortune Weekly

NEW YORK, NOVEMBER 8, 1907.

Terms to Subscribers.

Single Copies.....	.05 Cents
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GOOD STORIES.

Incredible as it sounds to American ears, there is at least one European country in which many of the letter carriers are unable to read. This is the country over which, in the ordinary course of events, the latest royal baby will be called upon to reign. Of the 20,000,000 people inhabiting Spain, only about 35 per cent. can read and write; another 2½ per cent. of the population can read without being able to write, but the remaining 62½ per cent. are quite illiterate. In the south of Spain it is impossible to get a servant who can read and write, and many of the postmen are unable to tell to whom the letters they carry are addressed. They bring a bundle of letters to a house and the owner looks through them and takes those which are (or which he thinks are) addressed to him. The Spanish postmen are not paid by the State; the recipients of the letters have to remunerate them according to the amount of their correspondence, and each letter costs the addressee at least a halfpenny. It is a joke among the easy-going Spaniards that he who treats the postmen best receives the most letters—whether they are intended for him or not. In a population where 65 per cent. are illiterates, and where, out of the remaining 35 per cent., probably one in ten can only read or write very little, it is obvious that the badly paid and precious posts in the lower ranks of life are not likely to be filled by the comparative few possessed of these accomplishments; and herein lies the reason for the otherwise inexplicable fact that many of the individuals handling the nation's correspondence cannot read.

At Cape Breton there are immense collieries being worked under the ocean. These submarine mines cover a thousand acres and are being increased steadily. The mines are entered at the shore and the operators follow the vein beneath the water for more than a mile. It might be expected that the weight of the water would force its way into the mine. The bed of the ocean is as tight as a cement cistern. A sort of fireclay lines the submarine roof of the mine, and the sediment above this is held in place and packed down by the water pressure until there is not a crevice nor a drop of water from overhead.

The Fenian invasion of Canada occurred in June, 1866. On the first of June, Colonel O'Neil, with a small force, crossed the Niagara River at Buffalo, N. Y., and took possession of an unoccupied work called Fort Erie. On the next day they were attacked at a place called Limestone Ridge by a force of volunteers, and held their position, though several were killed and wounded, and a number were captured. The same night they withdrew, several hundred of them being intercepted by the United States gunboat Michigan. The majority of them were paroled and allowed to return to their homes, and thus ended the invasion of Canada. Colonel O'Neil was not captured by the Canadians.

Any person, young or old, can learn telegraphy; but, generally speaking, the best time is between the ages of fifteen and twenty-five years. As a matter of course, those who can read, write and spell correctly and rapidly will learn in a shorter time than when deficient in those studies. The best place to learn is in an office, where more practical points can be gained than in a school. A knowledge of shorthand is not one of the requisites. Four or five months's steady and persistent practice is usually sufficient to enable a person to become fitted to take charge of a small telegraph office.

Tulsa, I. T., 'boasts the youngest girl pilot in the world in Zadie Wilcox, the daughter of O. W. Wilcox, who lives in a houseboat near the mouth of the Grand River, three miles from Fort Gibson. Mr. Wilcox owns a naphtha launch, used as a pleasure and ferry-boat on the Arkansas and Grand rivers. Zadie, who is but nine years old, steers the boat while her father tends the engine.

Albinos are "white" negroes, and the term was first applied to them by the Portuguese. These white negroes were originally found on the west coast of Africa, but the term is now used in reference to anyone who suffers from a congenital lack of coloring matter in the skin, hair, and eyes. All these features in the perfect Albino are colorless, or nearly so, the eyes being generally pink. Albinos are much more common among animals than human beings, rabbits, mice and birds being particularly susceptible to this condition.

JOKES AND JESTS.

Parson—Where is the other man who used to be here as keeper?

Park Gatekeeper—He's dead, sir.

Parson (with feeling)—Dead? Poor fellow! Joined the great majority, eh?

Park Gatekeeper—Oh, I wouldn't like to say that, sir. He was a good enough man as far as I know.

"You saw me put your watch in your handkerchief?" "Yes."

"You can feel it still in the handkerchief?" "Yes."

"You can hear it ticking?" "Yes, but—"

"Yes, but what?"

"My watch hasn't been going since I took the works out at school."

"See here," said the lady, "you told me that work would only cost me \$13, and here you've sent in a bill for \$14."

"Yes'm," replied the carpenter; "you see, when I came to think the thing over afterward I was afraid maybe you'd be superstitious about that 13."

"Was it tea or coffee they threw over in the Boston harbor?" asked the funny man.

"Why, tea, of course," replied the other.

"I'm sorry it was tea," continued the funny one; "for if it had been coffee I was going to say that they could have thrown an egg over afterward, and that would have settled it."

Kathleen—Well, mother, do you think it a success? Is the painting like me?

Mother—Yes, the portrait is excellent; but no one would think that dress cost your poor father fifty guineas.

A year had passed since they faced the parson together, and upon his return home he found his wife in tears.

"What are you crying about?" he asked.

"I've just been reading the letter in which you proposed," she sobbed.

"Well, I don't blame you," he rejoined. "Every time I think of that letter I feel like swearing."

The Man With the Hatchet

By Paul Braddon.

The night I landed in St. Petersburg it rained. An hour later the rain had turned to snow, and such a snow storm I never saw before and never want to see again.

You see, I was almost famished, for I had not tasted a bite of anything since leaving Warsaw—that's in Poland, you know—and I made for a restaurant the moment I left the train, and spent that hour at the table; for it takes time to get anything to eat in Russia, and, as a rule, it is not good for much after you get it, in my way of thinking. I was a New York boy, and if New York boys don't know what is good to eat, I should like to know who does.

I say was, not because I am defunct, for I am very much alive at the present moment, but because the adventure which I am about to relate happened several years ago, and I don't consider myself a New York boy now.

You see, I was at Columbia College, in my first year, when word suddenly reached me that my father, who had gone to Russia on business, had suddenly dropped dead of heart disease while walking along the Newsky Prospect.

He left \$75,000 on deposit with Boudlewitzky & Pokemoff, his agents, and they, owing to some complication or other, refused to give it up unless I, my father's only heir, appeared before them in person, and testified to a certain private matter into which I do not care to go.

The upshot of it all was I received a letter from Count Stewiacke, my father's friend, telling me to come to St. Petersburg at once, and I went.

As I said before, I arrived there on the night of the big snow storm. After dining at the restaurant before mentioned I took a telega for the Hotel des Italiens, to which I had been directed, and when I went to pay for the ride I discovered that I had been robbed of my last cent. I was in a bad fix. The driver of the telega made a fearful row, sputtered away in Russian, shook his fist in my face, drew a crowd, and finally wound up by seizing my valise and making off with it, leaving me in a worse fix than ever.

It was after midnight, and snowing furiously. I was only a boy of eighteen, and could not speak a word of Russian nor any other language except English. I knew no one in St. Petersburg. Even my letter of introduction to Count Stewiacke was in my valise, which I had not been able to secure as yet.

As the crowd began to press about me, I grew frightened. I had an idea that every stranger in Russia lived in momentary danger of being hustled off to Siberia. Now I did not want to go to Siberia, so I went into the hotel. But they would have none of me there. They would not even listen to my story. The next thing I knew I found myself in the street again. I wasn't exactly kicked out, but it amounted to the same thing, for a hand on my coat collar hurried me along.

The crowd was "laying for me," as they say in New York. I grew terribly frightened. I tried to walk away from them, but they followed me, jabbering away in Russian, until I grew almost wild.

I had just made up my mind that the only thing for me to do was to put myself in the hands of the police, when two gentlemen forced their way to my side, and to my intense relief addressed me in my native tongue.

"What's the trouble, young man?" demanded one, a tall, well-dressed person, with a long black beard. I told him my situation in a few words. He spoke hastily to his companion in Russian, and then turned and addressed the crowd, which immediately dispersed.

"You have had a narrow escape," he said, speaking in English again. "It is a very dangerous thing for a young stranger like you, who can't speak our language, to find himself alone in St. Petersburg by night. Have you no friends?"

I mentioned the name of Count Stewiacke.

"Good! You shall see the count in the morning," said my protector. "For to-night you must come with me, and I will give you a bed in my house. My name is Smith. I am an Englishman. You may thank your stars that I came upon you as I did, for I have lived in St. Petersburg for years, and know the ropes."

He led me through several streets until at last we paused before a small, gloomy-looking dwelling, into which we entered.

Once we were inside the house, a neat little supper was served, and after I had eaten all I wished, and told these strangers all my business, I retired to a small room on the ground floor, very thankful that I had found such kind friends. I undressed myself and went to bed, but somehow I could not sleep. For an hour I lay there, tossing and turning, when suddenly I heard a noise at the window shutter which sent my heart up into my throat. A cold blast struck me, and the snow came whirling into the little chamber in one great gust.

The window had been thrown open, and through it sprang a man. He would have frightened the boldest person who ever breathed. He was young, but little older than myself, and dressed in a shabby uniform. He wore no hat, and his hair was badly tousled; his eyes blazed with all the fire of madness. He carried a glittering hatchet in his hand, which he waved wildly as he leaped toward the bed, hissing out some unintelligible sentences in Russian.

He waved the hatchet about my head furiously, motioning to me to lie down, when he found that I could neither understand what he said nor answer him. As I had nothing to defend myself with, I could only obey. This seemed to satisfy him, and he began looking around for matches, found one, and lit the lamp. Then he closed the window and examined the fastening of the door, after which, still keeping the hatchet in his hand, he began to undress with all possible haste.

I did not dare to move. I could only watch him. He took off every stitch of clothing, and then made me get up and take off the undershirt which I wore.

Of course I demurred, but there was no help for it. He shook the hatchet at me, and off came the shirt.

Now that I came to look at the man with the hatchet I was struck with his remarkable resemblance to myself. We might have been taken for brothers as we looked then. I dared not speak. When he motioned me to put on his clothes I could only obey, although I comprehended my danger in so doing—knew that I was being made the victim of some plot.

I put on his clothes and he put on mine. I was the man with the hatchet—all but the hatchet; that he kept himself. Brandishing his hatchet at me he unlocked the door, then went out into the hall, taking the key with him and locking the door on the outside.

It took me a good five minutes to recover from my astonishment. Then I began to think, and remembered that this stranger had all my private papers. That those other strangers—such obliging gentlemen—knew all my private business; that I had even been fool enough to tell them about the \$75,000.

What should I do? I was locked in. If I raised a row, pounding on the door, and all that sort of thing, the police might be called and I given up as a burglar. This was Russia! Next to Russia lay Siberia. I could not forget that.

After thinking the matter over, I came to the conclusion that the best thing I could do was to climb out of the window and put myself in charge of the first policeman I met.

I paused suddenly. My breath almost stopped. I had not heard a sound at the window, but there were two soldiers peering in.

Perceiving that they were observed, one of them raised his musket and covered me, at the same time calling out something in Russian.

The second soldier leaped in through the window and hand-

cuffed me. The next thing I knew, I was dragged out of the window and found myself hurried through the sloppy streets.

Not a word was spoken. I knew very well that it would be quite useless to address these men in English.

At last we came to a large, imposing building, into which I was hurried. Here I was taken into the presence of an officer, a tall man, with a wicked face, and immensely long mustache. He spoke to me in Russian. I answered him in English.

He spoke again, more fiercely, and when I answered, he drew his sword and with the flat of the blade struck me across the face.

"For heaven's sake find someone who can speak English!" I cried. "It is all a mistake! I am not the person you take me to be. I am an American! I——"

But he struck me again, shouting angrily. Then a bell sounded, and the two soldiers appeared and dragged me to a dark, dirty cell deep down under the building, reached by so many stone steps that I thought their end would never come. They thrust me into the cell and the door slammed behind me.

It was absolutely dark; the stench was horrible. I did not dare to move. In fact, I was overcome with horror. I could hear something crawling toward me over the floor.

"Brace up, 'Gus,'" I murmured to myself. "You're in a bad fix, but you must show them that a New Yorker is no coward. A fellow can only die once!"

I did not think I spoke loud enough for anyone to hear, but I was mistaken, for instantly out of the darkness a reply came.

"Ha! ha! Since ven do you speak ze Ingles, Ivan Jouroma? Liar! You tell me you speak him not!"

"Who speaks to me?" I faltered. "I am not Ivan Jouroma. I am an American. I have been arrested by mistake."

"Ha! ha! ha! Very good shake! You get not far ven you run away, my American! So, so! You cannot play the shake on me. Speak Russian! Vat for you put on ze airs vit us? Ve all die ven de sun rises—so!"

I tried to make the voice answer me further, but I failed. There was talk enough in Russian, but not a word in English. All my pleadings were in vain. There were many others in the cell with me, but how many?

My brain reeled. I could hear their incessant clatter, but could not distinguish one voice from another.

At last, strange as it may seem, sleep came to my relief. When I awoke it was no longer dark. A soldier stood over me with a lantern. He was shaking me by the shoulder. Outside stood two more with a man in officer's dress. With them were two poor wretches, barefooted and clothed in rags. These had been my companions in the cell.

"For heaven's sake, listen to me!" I cried. "One of you spoke English in the night. I am not the person they think me. It is a mistake! Tell them! Tell them I am an American, a stranger in St. Petersburg. Tell them——"

"You vill not move me," spoke one of the prisoners in a low voice. "Ze yarn vill not work. Be not a coward, Ivan Jouroma. You die with us!"

They conducted us to an empty vault where three empty coffins lay. Then placing me before the middle coffin, with one of the others on either side of me, they blindfolded all three of us.

I remember just how they looked. I remember the look of infernal delight upon the face of one of those soldiers, who was smoking a cigarette, just as well as though it all happened yesterday.

It was all over now. I folded my arms and made up my mind to die like a man—like an American.

Crack!

I heard a groan and a fall.

Oh, if I could have laid my hands on the man with the hatchet then!

Crack!

Another groan—another fall.

My time had come.

My heart beat furiously as I listened for the third report. Suddenly there was a rush and a loud shout. Then excited voices talking all about me were heard.

What had happened?

A ray of hope came to me. But it was madness to hope. I put it away even as it came.

Still no report.

Still I was alive!

The suspense was terrible—worse even than death itself, I thought, when suddenly the bandage was torn from my eyes.

Before me stood a gentleman in citizen's clothes. "Are you Augustus Merrivale?" he demanded.

"Yes! yes! Save me! Save——"

"Stop!" he cried, seizing my hand. "I am here to save you. I am Count Stewiacke, your father's friend."

One minute later and it would have been too late. Count Stewiacke, whose power was second only to that of the Czar, arrived just in time.

It was curious, too, how it all came about.

I had started it myself, but I did not know that until the count told me when, later, we found ourselves seated comfortably at breakfast in his princely mansion, to which I was taken at once.

You see, I told my story at the hotel, and mentioned the count's name.

Although I was rejected, it occurred to the hotel clerk after I had left that I might have told the truth, and to offend Count Stewiacke would have been a very dangerous thing.

He therefore sent a messenger to the count to inquire if he knew any such person as Augustus Merrivale.

This brought the count to the hotel, and learning the circumstances, a detective was put upon my track, who succeeded in tracing me to that dreadful house.

Here the police were found in the act of arresting the inmates, and a young man was pushed forward as me.

Of course it was the man with the hatchet, and it might have worked if the count had not accompanied the detective.

Augustus Merrivale, able to speak no English, but only Russian, would not "go down" with Count Stewiacke at all. Well, he was not all bad.

His name was Ivan Jouroma. He was a condemned Nihilist, who had in some way managed his escape. How, no one ever knew.

When he found the game was up, he confessed and told the truth.

That is the way Count Stewiacke came to learn of my danger and how I happened to be saved.

All the rest remained a mystery. Who the two men were I never knew.

"You have had quite enough of Russian politics, my boy," was all the count would say, in answer to my questions. "Those fellows were expecting this Nihilist. They saw you in the street, and were struck with your resemblance to him. Therefore they took you up and—— But that is enough for you to know. Make my house your home. All that I can do to aid you shall be done."

Count Stewiacke was as good as his word.

Inside of two weeks I started on my return, with the \$75,000 safely deposited with a reliable banking house, which engaged to forward it to New York, and did so.

"I hope you don't leave us with a disagreeable impression of St. Petersburg, Mr. Merrivale," said Count Stewiacke, as he bade me good-bye at the railway station.

I was polite in my reply. I thanked him for all his kindness, but I want you to understand I have no desire to see St. Petersburg again.

Every time I think of Russia I hear the crack of that fatal rifle, the thud of those poor wretches against their coffins; I see a figure rise up before me, and my heart seems to stand still—it is THE MAN WITH THE HATCHET.

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By A SELF-MADE MAN

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